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MARCH 2004

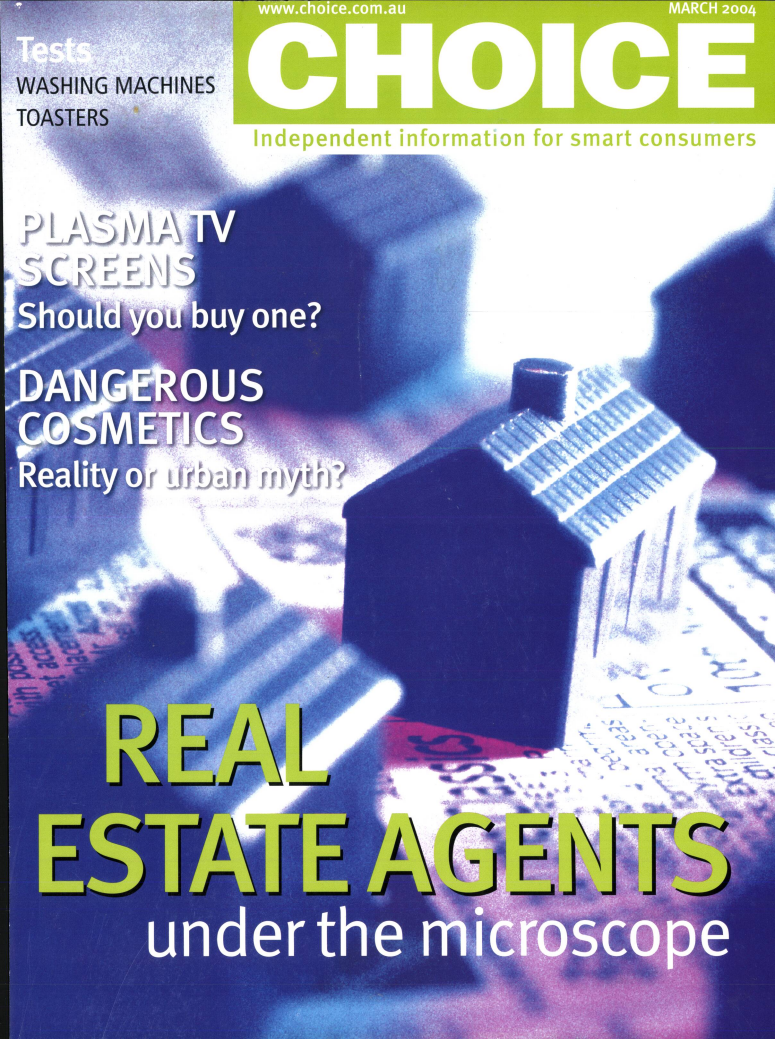
CHOICE

Independent information for smart consumers

Tests
WASHING MACHINES
TOASTERS

PLASMA TV SCREENS
Should you buy one?

DANGEROUS COSMETICS
Reality or urban myth?



REAL ESTATE AGENTS
under the microscope

COMING SOON IN CHOICE

CORDLESS PHONES
ACNE TREATMENTS
DISHWASHER UPDATE
TODDLER SAFETY GATES
MARMALADE

this month online

www.choiceextra.com.au

This is the free website exclusive to CHOICE personal subscribers. Look out for this symbol in magazine articles — it indicates there's extra info online.

Washing machines

For a limited time, personal CHOICE subscribers have access to our interactive 'Compare-a-washer' tool. Use it to find a washing machine that'll best suit your needs.

www.choice.com.au

CHOICE's public website, including content from *Computer* CHOICE, 'Compare-a-product' features, and news on consumer issues and our public campaigns.

Nappies

Expecting a new arrival in the family? Tossing up between cloth and disposable nappies? To help you choose the type that's best for your bottom (sorry — we couldn't resist) line, go to www.choice.com.au/baby.

Personal CHOICE subscribers can have a discounted membership to www.choice.com.au for just $7.50 per quarter (see page 50). If you currently have free access for 12 months, this will continue until that time is up, after which the discounted subscription will be available.

What's behind the scare stories?

Have you been sent an email warning you that lipstick has lead in it, or that tampons contain asbestos? Talc is bad for babies and antiperspirant causes breast cancer? And maybe you've checked the website referred to in the email and found it full of scientific-sounding explanations to back up the claims — and been left looking at your lipstick or antiperspirant, wondering just what to believe.

The internet has stepped up the number and dispersal speed of urban myths in the past few years, and it's worth noting that many of the websites giving so-called evidence to back up the claims are also selling 'natural' products free from whatever the evil ingredient is. However, it's always possible that there's some truth behind some of the hype. So CHOICE set out to look into some of the current scare stories doing the rounds to see if it's worth taking notice of any of them.

Results range from no evidence backing the claims (lead in lipstick, asbestos in tampons) to inconclusive evidence (antiperspirant causes breast cancer) to reasonably well supported evidence (talc may be bad for babies, though it's still a pretty small risk). See page 24 for the full stories.

The main thing that emerges from our research, though, is the usual conclusion: don't believe everything you read or hear, and if you're really worried about it, do your own research and look for credible, well-authenticated sources. CHOICE has done it for you for a few current scares doing the rounds, but there will no doubt be more where they came from.

Did you hear the one about dihydrogen monoxide…?

Jane Mackenzie
Editor

CHOICE SHOPPER best value
Call 1300 360 655 and let us shop for you

All you need is the model name and number you want to buy, th price you want to beat, and your CHOICE subscriber number (fro the mailing label with the magazine). CHOICE Shopper is available personal subscribers only.

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Photo: Photo Library

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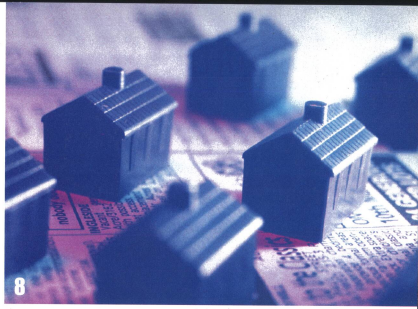
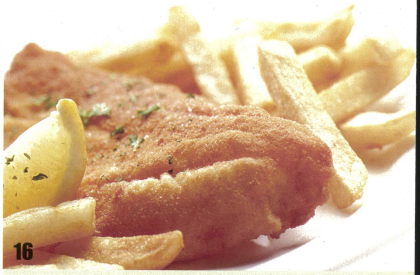




www.CHOICEextra.com.au

Have you tried CHOICEextra yet? To use this free website for CHOICE magazine personal subscribers, you'll need to log in with your subscriber number, which is the eight-digit number above your name on the mailing label that comes with the magazine. We hope you like it.

ANTHONY SAWYER

Skinny monitors

Liquid crystal display (LCD) computer monitors take up less space than cathode ray tube (CRT) screens, are cheaper to run and generally have good picture quality. Many models are now priced close enough to CRT monitors to make them real contenders for your desk space.

CHOICE's sister publication, *Computer* CHOICE, recently evaluated 11 low-priced (under $700) models to see how they compared to CRTs and what level of quality to expect. Generally, LCDs look pretty good. You get crisp pictures with good colour on a larger viewing area than a CRT screen of similar size.

As with CRT monitors, it's worth checking several features before buying an LCD:

- **Maximum resolution:** Generally, the higher the resolution, the more detail the screen can reproduce.
- **Brightness:** The more light a screen puts out the better. This is measured in candelas per square metre or 'nits'.
- **Contrast:** Black should be black and white should be bright and the further apart the better. Look for a ratio of at least 350:1 in the specs.
- **Angle of view:** LCDs are best viewed straight on because when you move up or down or side to side, the light level and detail will diminish. Also check the screen's adjustability.

RECOMMENDED

HP L1502 $550

All the tested monitors perform reasonably well, but the **HP** combines good performance and ease of use with an attractive price.

The Jan/Feb 2004 issue of *Computer* CHOICE has the full results of the test. To subscribe, call 1800 069 552, see page 49 or go to www.choice.com.au/magazines.

Thank you again

Five months ago we acknowledged in *Choice Cuts* the kind donation we'd received from NSW subscribers Mr and Mrs J Almgren. Since the Consumers' Association (the publisher of CHOICE) is a non-profit organisation funded solely by the sale of CHOICE and our other products, we're always very grateful for donations.

We'd now like to thank Mr and Mrs Almgren again for their continued support and further generous donation, which will help us in our work for consumers.

See page 51 if you'd like to know more about donations and bequests.

CAN YOU HELP?

HOW'S YOUR GYM?

If you're a member or regular gym visitor, we'd like to hear about your experiences — good, bad and everything in between — for an upcoming article in CHOICE. The best way to tell us is via our online survey: go to www.choice.com.au/gymsurvey. If you don't have internet access, send your story to: Gyms, CHOICE, 57 Carrington Road, Marrickville 2204. Please fill in the survey or write to us by March 22. Thanks for your help.

Fuel survey results

In November 2003, we asked some of you how you feel about a range of fuel-related issues. Our survey went to 1000 subscribers, about 640 of whom responded — thanks to everyone who participated. Here are some key results:

- **Fuel discounts:** Several supermarket chains offer a fuel discount if you spend a certain amount of money on groceries. Hardly any respondents would drive more than 5 km for a two cents per litre discount, and only 10% for a 5 ¢/L one — and that, of course, makes perfect sense: if you consider the extra time and fuel you use to get to the petrol station, you may as well forget about the discount.
- **Premium unleaded:** About one third of respondents use premium unleaded either all the time or sometimes, but two thirds of them think it's only fair or poor value for money.
- **Fuel additives:** These products are claimed to improve the performance and/or fuel consumption of your car. Only 11% of respondents used one in the last year, and less than 10% of them think it significantly improved performance, reduced fuel consumption or increased engine durability. Depending on the claim, between 40% and 65% think the additive didn't make any difference, or couldn't tell.
- **Oil additives:** Among other things, these are claimed to reduce engine wear. In the past year, only 6% of respondents used one, and about 20% of them think it made a significant difference in reducing engine wear; about half say they couldn't see any difference. When the claim was about better performance, only 5% of users think the additive made a significant improvement, whereas about half found there was no difference or couldn't tell.

So while there may be some car models or situations where fuel and oil additives may improve things in the eyes of the user, our survey suggests the benefits of additives aren't as clear as manufacturers claim.

GM-free chicken? Depends what you mean

A recent survey online at www.choice.com.au found that 84% of respondents were concerned about genetically modified (GM) food — a similar percentage to the UK and US. So it's little wonder manufacturers are keen to tell us if their products *haven't* been genetically modified.

Over the last few months we've seen a number of Australia's biggest chicken producers (**INGHAM, STEGGLES** and **LILYDALE Select Free Range Chickens**) claiming their chicken is 'not genetically modified', either on labelling, promotional material, on their website or in response to consumer enquiries.

But how would you feel if you found out the chicken proudly claimed not to be genetically modified was in fact probably raised on a diet of genetically modified soy beans?

Any company is right if it says its produce hasn't been genetically modified when it doesn't contain any genetically modified DNA. And the Food Standards Code doesn't require products derived from animals fed GM food to be labelled to indicate this.

However, consumer concerns have as much or more to do with the overall practice of GM as with the GM status of the final product, and many people rely heavily on labelling to make an informed decision on the GM status of their food. So, despite what the code says, we think it's not telling the whole story to say the chickens aren't genetically modified yet give no information about GM food being involved in their production.

Even the Australian Competition and Consumer Commission (ACCC) chairman, Graeme Samuel, has warned the food industry about using claims such as '100% GM-free', saying that even claims that are true can sometimes be misleading.

It looks as if the food industry wants it both ways: to claim 'not genetically modified' as often as possible — thus acknowledging that many consumers prefer to eat GM-free foods — while at the same time using GM technology in their products.

We'll be bringing this to the further attention of the ACCC, but we'd also like to know what you think. Email us at gmfood@choice.com.au.

WORLD CONSUMER SNAPSHOT

PANE-PER-VIEW

Ireland's *Consumer Choice* reports that Sharp Electronics researchers have tested a technology called grain silicon, which they're confident will make it possible to mount computers onto panes of glass. "Does this mean that we could see pane-per-view transmissions through double-glazed technology?" asks the magazine.

LIVING UP TO ITS CLAIMS, BUT ...

Coloured fruit juice is an especially tough stain, says the US *Consumer Reports*. So it checked out a new fruit punch advertised with the claim that it "won't stain most fabrics and surfaces". Sure enough, the punch lived up to its claim, but there was really no stain to wash out, according to the magazine. While the box showed a dark-red liquid, the punch itself was pale yellow and the spills nearly invisible.

JUST A DREAM

The Austrian consumer association dispels the myth that products claimed to be anti-cellulite can really help you get rid of cellulite, the dreaded 'orange peel' skin many women develop with increasing age. Cellulite isn't a disease, *Konsument* points out. It's typical for a woman's body and you won't get rid of it completely.

Its verdict of the products on test (creams, sprays and a massage system)? Expensive but pointless. They have no effect on the skin's fat cells and connective tissue. Some trialists found their skin smoother at the end of the trial (even if they'd just used a placebo), but normal creams and lotions would have had the same effect — the improvements were due to the consistent care they'd paid to their thighs over the previous two months.

The key to success in fighting cellulite is a balanced diet rich in fibre and low in fat, and regular exercise such as jogging, cycling, swimming or walking.

Domestic designs for easier living

Good domestic design is very important in households that include a disabled or frail and elderly person. Bathrooms and kitchens in particular require special design solutions to make everyday activities easier and safer, both for the resident and the carer.

To help you plan a new bathroom or kitchen, or modify an existing one to accommodate special needs, the Independent Living Centre (ILC) NSW has published a *Guide to Planning Bathrooms & Kitchens*. It includes comprehensive advice on bathroom and kitchen design and addresses requirements for people with specific needs, such as wheelchair users, people with reduced upper limb function, vision impairment, cognitive impairment, chronic back pain or progressive conditions, and for children with a disability.

The guide (in PDF format) is available on CD-ROM from the Independent Living Centre NSW for $33 plus $5.50 postage and handling. To buy it, phone the ILC in Sydney on 9808 2233 or toll-free on 1800 800 523 from outside the Sydney metropolitan area. If you don't have a computer, you can get a laser-printed copy for the same price.

For more advice on products and equipment designed to assist with daily activities, contact the Independent Living Centre in your state or territory (except the NT).

Does the Schick Intuition razor cut the mustard?

A razor that "lathers and shaves in one easy step" sounds good in the ads, but what's it really like to use?

THE CONCEPT

The **SCHICK Intuition** razor for women combines a triple-blade razor with a skin-conditioning block — just add water, and you get lubrication for shaving. The theory is it's a one-step shave, without the need to lather up first. And by the time the lubricant wears down, it's time to replace the razor blades.

THE VERDICT

We asked 19 CHOICE Home Testers what they thought of the razor — 12 tested the normal/dry skin model, and seven the sensitive skin version. Overall, trialists gave it a big thumbs-up, with an average score of 8 out of 10. Most were happy with its shaving performance and found it easy to use.

There were, however, a few criticisms. In particular:

- It's too bulky for precision shaving — under arms, around ankles, knees, etc (five testers).
- It didn't make enough foam (seven testers), although almost everyone (17 of 19) agreed the lubricant was effective.
- The lubricant wore out unevenly or too fast, so you'd have to replace the entire head even though the blades were still good (three testers).
- The special suction-cup hanger came loose or fell off the wall (six testers).

For many consumers, choosing the **Intuition** will come down to whether the convenience and performance are worth the cost. The razor with two heads costs around $10–$11, and a three-pack of refill cartridges costs $12–$13. Most of the top-scoring disposable razors in our last test (June 2002) cost less than $1 each, and the **Intuition** is slightly more expensive than some other higher-priced razors. It's your call.

Virtual colonoscopy too inaccurate

Medical authorities warn that a new type of scan that promises to reveal hidden bowel cancers isn't effective as a screening technique, reports Jan/Feb 2004 CHOICE *Health Reader*.

Offered by some private radiology clinics, the so-called 'virtual colonoscopy' is a scan of the abdomen where the bowel lies. It's similar to the full body scans that have also been promoted recently. But despite claims, for example, that a virtual colonoscopy can 'detect life threatening disease before it kills you', it's not a very effective test and can miss up to 30% of polyps (the precursors of cancers), especially the smaller ones. Medical authorities including the Australian Medical Association and the Colorectal Foundation don't recommend people rely on it as a screening procedure.

Further experience and refinements may increase the reliability of a virtual colonoscopy, but there's still a long way to go before it's a proven technology.

Conventional colonoscopy, where a long thin tube with a camera is inserted through the rectum into the bowel, isn't exactly comfortable — ask anyone who's had one. But it's not painful and it's considered safe. Most importantly, it's accurate. If you're at high risk of bowel cancer (for example, you have a family history of it), see your GP to arrange one.

Also in this issue of CHOICE *Health Reader*:

- A study shows that magnetic insoles are no better than a placebo for heel pain.
- A recent study found a cream containing glucosamine and chondroitin (substances often derived from the shells and cartilage of marine animals) helped relieve pain from osteoarthritis of the knee.

If you'd like to subscribe to CHOICE *Health Reader*, call 1800 069 552 or go to www.choice.com.au/magazines.

yourletters

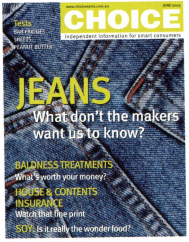
Environmental and social performance matter

I'd like to request inclusion of environmental and social ratings in your product tests. These are the main criteria I use when purchasing products. I look for products that don't unnecessarily use or damage natural resources, either in their design or in their very existence. While some of your tests cover water or energy used, others frequently describe chemical or other products without mention of any potential environmental impacts.

The working conditions of those making the products is probably the main factor I use to choose a product. While I loved your article about jeans and production conditions in China, I found it ironic that the next few pages of the magazine promoted products that were made in China. I think there's scope to introduce a new rating for human rights in product development. This information may not be available for small manufacturers, but should be available for large companies whose products are frequently featured in your magazine.

I believe your magazine has a real opportunity to put human rights and environmental issues on the agenda, and help give us a real choice about the types of products we buy.

Ilana Solomon
Northcote, Vic.


CHOICE
independent information for smart consumers
JEANS
What don't the makers want us to know?
BALDNESS TREATMENTS
What's worth your money?
HOUSE & CONTENTS INSURANCE
Watch that fine print
SOYA: Is it really the wonder food?

We also think companies' environmental and social performance are important and we're trying to include these aspects in our product ratings, particularly for products known to be suspect in these areas. However, it takes a lot of resource time to assess a company's environmental and social performance, so we're forced to include it gradually and not for everything.

We can't take a blanket approach and automatically condemn anything made in certain countries because we need to find out individual companies' approaches to dealing with their suppliers on an environmental and social basis.

Medicare Plus or Minus?

Late in August last year I had my second hip replacement treatment. My first operation was in 2000.

I'm insured with Medicare and Medibank Private and my surgeon is dealing with the gap cover scheme. So I anticipated that, apart from a Blue Ribbon Excess of $300, there'd be no major out-of-pocket expenses. How wrong I was!

Finally, after 12 weeks of rehabilitation and associated checks, xrays, physio and visits to the surgeon, the total amount of the collateral expenses amounted to $2431.45, including $1614.50 out-of-pocket expenses for me for items that Medicare only pays a set amount for. As well as the excess, the expenses included $500 over and above gap cover. Apart from special lymphatic massage for an unexpected problem that cost an additional $600, there was nothing special causing extra expenses. It was just the regular treatment.

Well, that's the reality of the proposed Medicare Plus, or was it Medicare Minus?

Knud Bartels
Mount Waverley, Vic.

Saving money with CHOICE Shopper

Following the birth of my first grandchild recently I decided to buy a digital camera so I could send photos interstate to family and friends. Based on your October 2003 article I selected the **SONY DSC72** with an RRP of $699. On shopping around I discovered the price had come down a bit and I was pleased to find one for $595.

I had read about the CHOICE Shopper service and decided to call them. Within half a day I received a call advising me that I could get the camera delivered for $485. The young lady on the phone asked for my permission to give my number to a camera retailer in Queensland and naturally I agreed. Within five minutes I received a call from the store and five minutes later I had paid for the camera. This took place on Wednesday afternoon and the camera was delivered to my doorstep, in Darwin, on the following Monday morning.

Great savings and outstanding service by everyone concerned — thanks very much.

Peter Kennedy
Via internet

To use CHOICE Shopper, call 1300 360 655 (9 am to 5 pm, Monday to Friday) and let the staff know which brand and model you want to buy, the price you want to beat and your CHOICE subscriber number (from the mailing label with the magazine).

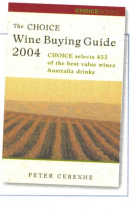
THUMBS UP!

Judy Shanahan of Numurkah, Victoria, was impressed with **TUPPERWARE**'s good service. When she contacted the company directly because she hadn't received a replacement for a damaged bowl she had returned to a Tupperware demonstrator about a year earlier, the company promptly sent her a catalogue to choose a new bowl from. "Within a few days I received a bowl along with a few extras and a lovely letter personally written apologising for the inconvenience."

LETTER OF THE MONTH

We want to hear from you — your experiences help our research and often let other readers know about scams and rip-offs. To thank you for writing to us, *Your Letters* awards a prize of a CHOICE book to the 'Letter of the month'. This month's winner, Ilana Solomon of Northcote, Victoria, receives *The CHOICE Wine Buying Guide 2004* or any other book of her choice from Consumer Bookshelf, pages 36–38.

We're sorry we don't have the resources to answer all your letters personally, and in the magazine we may edit them or print only an extract. See page 50 for how to reach us.



Problems with REAL ESTATE AGENTS

Readers' experiences with real estate agents — plus tips on how to minimise problems with your next property transaction.

IN A NUTSHELL

Around half of all *our survey respondents had problems when selling or buying a home.*

In some states, *recently (or soon to be) enacted legislation addresses some of the problems readers experienced.*

In surveys measuring perceived trustworthiness of various goods and service providers in the community, real estate agents often rate very low. To try to find out why, last year we invited you to tell us about your experiences with real estate agents.

Thank you to the 160 readers who filled in our questionnaire. Only people who had bought or sold a house within the last two years were eligible to participate, to keep the data recent. Most responses came from NSW/ACT and Victoria.

Although almost half the home buyers and sellers in our survey were completely or very satisfied with the service they received from their real estate agent, a sizeable proportion (31% of the vendors and 23% of the purchasers) were completely or very dissatisfied with the service they'd received.

Around half of all respondents indicated they'd had problems when selling or buying their home. Being pressured into making decisions and getting tardy responses to queries ranked among the most common problems they identified; inadequate advertising ranked high on the sellers' problem list.

A big thank you also to all of you who attached pages explaining your problems in detail. In this article we've used many of your comments to illustrate the type of problems you can encounter when selling or buying a home, and we offer some tips on how best to avoid them.

Money matters

In relationships, money is often the cause of problems — and the relationship between real estate agents and their clients is no exception here. Many of our readers complained about unrealistic price quotations; high commissions were the source of dissatisfaction for others.

UNREALISTIC PRICES

Home buyers in our survey were less than impressed with agents' underquoting expected prices for auction sales. This annoying practice raises people's hopes, only for them to be disappointed at the auction, and wastes their money spent on building and/or pest inspections.

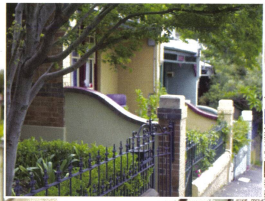
One reader saw a property passed in at $100,000 above the expected sale price he'd been quoted earlier. Another found properties generally sold for at least 20% above the quoted price.

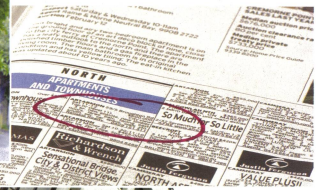
"The expected price advertised by the agent grew by approximately $50,000 during the campaign; we were the highest bidder, above the advertised range, but the house was passed in and we negotiated with the vendor." — *SM, Vic.*

Overquoting expected sale prices to prospective sellers — to gain their business before they sign up with an agency — and/or, later, pressuring them into accepting a lower offer also enraged our readers.

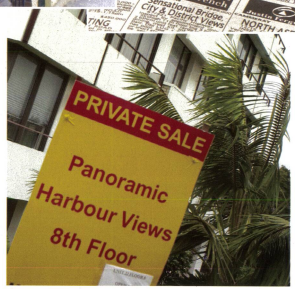
"The agent told us to take it, as we wouldn't get a better offer, but we waited a few more weeks and got exactly what we wanted, about $10,000 more." — *AL, Vic.*

NSW Real Estate Institute (REI) President Rowen Kelly says most owners choose the agent who quotes the highest sale price, so in the past agents may





PHOTOS: TAMARA GRAHAM



have been tempted to give a 'flexible' estimate to gain business. But new laws and regulations that have just (or will soon) come into effect in NSW, Victoria and SA have made it illegal there to advertise a misleading price. The price or price range quoted to the buyer and seller must be the same, and the agent must be able to substantiate their estimate.

DUMMY BIDDING

"We were pretty convinced there was a dummy bidder at the auction because he opened at a high price and bid in much higher amounts than we did, although we bid in $1000 lots." — *SH, NSW.* When the house was passed in they were called in to negotiate, although the suspected dummy bidder's last bid was $7000 higher than theirs — but he'd dropped out.

"It was clear there were stooges everywhere to get the property to reserve." — *HB, NSW.*

Real estate educator Neil Jenman (see *Who's Jenman?*, page 12, for more on him) thinks auctions only benefit agents, not consumers. "A dummy bid is to an auction what a spark is to an engine," he says: without dummy bidding, they're hard going.

Since our readers wrote to us, the legislative changes mentioned earlier have addressed this practice in some states. Bidders in NSW now have to register, and only one, announced vendor bid is permitted; in SA the same rules will apply. In Victoria, no bidder registration will be required and the vendor will still be able to place multiple bids, but all vendor bids have to be disclosed.

HUGE COMMISSIONS

"We resented paying over $13,000 in commission in addition to advertising costs, for what probably amounted to a few days of work. We feel that commission should be capped at a certain level, because how much more work can they possibly do to sell a $500,000 home, compared to a $300,000 one?" — *TH, Queensland.*

No, they usually wouldn't do more work to sell a higher-priced home, but they'd normally charge a lower percentage for it. However, there's no denying that with a commission system, those people whose homes sell quickly subsidise those with a difficult-to-sell property.

TIPS

- Do your own research to familiarise yourself with your local property market. If a quoted price sounds too good to be true, it probably is.
- If you really doubt your real estate agent's opinion of your home's sale price, pay for an assessment from an independent valuer.
- Choose the agent you're most comfortable with and who you feel you can trust, which may not be the one who quoted you the highest sale price.
- State in your agency agreement the lowest sale price you'll accept, rather than a price range that could attract buyers who can't afford the price you want. And make a note in the agreement that no commission will be due if the house sells for less.
- When negotiating a commission you could stipulate a slightly higher one (or a bonus payment) for a faster than expected sale, or a higher sale price.

Slack, uninterested and unethical?

OK, there's been a lot of activity on the property market in recent years and real estate agents didn't need to fall over backwards to get new clients, but you'd think for the commission they charge you'd at least get competent and efficient service. But so many of you sent in tales of agents' slack performance, lack of interest and unethical conduct.

"I had to keep chasing them to make it happen, and when paying over $3000 for a marketing campaign, this is not on!" — *MM, Vic.*

"I wasn't impressed by zero feedback from the agent. He took $350 upfront for advertising and I never saw any. I heard nothing from them for many months at a time over a four-year period." — *JB, Qld.*

"There seemed to be no effort by any of them to negotiate the best price for their client, or even to ensure that a sale went through. We feel we bought the property *in spite of* the agents. They facilitated the sale in no way, except to put an ad in the paper. The vendor probably would have done a better job themselves." — *KC, NSW.*

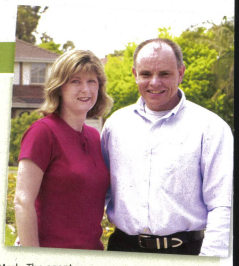
If your experiences with a real estate agent are similar, you're probably better off changing your agent, but getting out of your agency agreement can also spell problems.

AGENCY AGREEMENTS

Several types of agency agreement are currently used: auction, exclusive, sole, open, multiple listing and conjunctional. When Mark and Irene attempted to sell their house a few years ago (see *Third time lucky,* below), their 'open' agency agreement (where you sign up with a number of agents) didn't work out — the agents showed no interest. They must have doubted their ability to sell it — with this type of agreement, only the selling agent gets a commission (in a conjunctional agreement it's shared between the listing and selling agent).

So our readers reluctantly signed an 'exclusive' agency agreement with the next agent, only to strike problems again and then have to wait some time before they could sign up with another agent. This type of agreement binds you to one agent for a specified time, and you owe them a commission even if you find a buyer yourself. A 'sole' agency

THIRD TIME LUCKY



When Mark and Irene (not their real names) decided in November 2001 to put their home in West Pennant Hills, NSW, up for sale, they had no idea what awaited them. They'd sold their last property themselves, but had to go through a real estate agent this time because the advertising market in the area relied largely on two magazines that didn't take ads for private sales.

Initially Mark and Irene signed an 'open' agreement with three real estate agencies. But when not even one initially keen agent had shown through any prospective buyers during the first fortnight, Mark called and was told she "couldn't be bothered" as long as the other agents were involved. "Despite my best efforts at reconciliation, they never showed anyone through," he says.

The other two agencies weren't much better. In fact, one even managed to turn away a genuinely interested buyer who had inspected the house twice — the second time with a different agent because the first agent couldn't be contacted on a Sunday.

"On their return on Monday morning, the agent abused the potential buyers to such a degree for inspecting the property with the other agent that they were no longer interested," says Mark.

After four months of frustration and angst, Mark and Irene gave up and decided to try later. But shortly afterwards a comparable property close by was advertised at a much higher price. So they decided to put theirs back on the market with the neighbour's agent to get a bit of collateral marketing.

"This agent was the worst of all," remembers Mark. When their house didn't sell as fast as the neighbour's, the agent repeatedly criticised the property to 'condition' the sellers into lowering their price.

"Finally they just stopped marketing the property altogether," says Mark. The agent would neither return their phone calls nor release them from the exclusive selling contract, so Mark and Irene just had to sit it out for the remaining weeks.

The following spring the couple finally struck success with a different agent. "This time our property was sold in a short period of time for the price we wanted with minimal fuss," says Mark. "We cannot speak highly enough of this agent.

"We've bought and sold about 12 properties between us and aren't novices. The majority of agents we've dealt with were useless, bad-mannered, bad-tempered and often downright liars. I have so many stories about their questionable behaviour that I could write a book."

agreement is similar, but you don't have to pay commission in such a case.

Recent legislation reforms require more transparency in agency agreements, so people have a better idea of the options.

According to industry experts, properties are increasingly sold on an exclusive basis. "Sellers expect a higher level of commitment from their agent, and 'exclusive' is the only way they can fulfil their obligations [under the law]," says Rowen Kelly from the NSW REI. He thinks it's working a lot better than with open agreements.

"Before, when a property was listed with a number of agents, there was no commitment from the owner; agents really had a mindset that they were acting for a purchaser," he says.

In such subtle ways are a seller's options whittled away.

IN THE *CLIENT'S* BEST INTEREST?

Some of the home buyers in our survey complained the agents they'd contacted were less than keen on helping them. "I gave up on real estate agents to buy a new property. There was no interest in following up requests, even though I was cashed up." — *KR, Tas.*

However, many more sellers complained about agents' lack of commitment, feeling that they seemed to be working for the buyer while taking a commission from the seller.

"If the vendors knew what the agent had told us [confidential details about the vendors' personal affairs and reasons for the sale], they wouldn't have been impressed … The agent didn't act in the vendor's favour but only to get a sale (at whatever price) and their commission." — *N, Vic.*

"We started with a silly offer and played hard ball, but were prepared to pay $40,000 more. The agent caved in immediately and then pressured the vendor to sell for $50,000 under the listed price." — *DW, Queensland.*

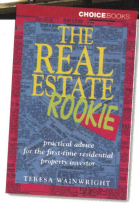
"The agent had worked out with the purchaser a payment of $1000 on the day of the auction with the balance paid a week later. As I'd already purchased a new place, I felt caught in a trap — accept the partial down-payment or risk not selling?" — *ME, Vic.*

Relevant laws and the state Real Estate Institutes' codes of conduct clearly state that a real estate agent must act in their client's best interest; however, many of our survey respondents reported instances of clearly unethical conduct.

According to Enzo Raimondo, CEO of the Real Estate Institute of Victoria, real estate agents' clients are nowadays much more educated than in the past and demand more professionalism from the industry. "And those who don't shape up that way won't survive in the industry," he says.

TIPS

- Do your research before you decide on an agent. Talk to several, ask lots of questions and observe their negotiating skills — they're important when dealing with prospective buyers.
- Consider their reputation and standing in the community; word-of-mouth recommendation can be valuable.
- Check the agent's references (ask for previous clients' phone numbers).
- Check out *The Real Estate Consumer Protection Guarantee* on the Jenman website (www.jenman.com.au — see page 12 for more on this) and, if you agree with the points made, ask the real estate agent whether they'll sign it.
- About 75% of all real estate practitioners are members of the state and territory Real Estate Institutes (REI), which may be able to assist consumers with complaints against members.
- Although around half the respondents in our survey indicated they'd had problems while selling or buying a home, only 11% referred them on. If you have a complaint, send it in writing to the fair trading office (which adjudicates on breaches of legislation) and to the REI in your state/territory, if the agent is a member, and to Mr Jenman, if the agent is 'Jenman-approved'.


CHOICE BOOKS
THE REAL ESTATE ROOKIE
practical advice for the first-time residential property investor
TERESA WAINWRIGHT

Unbiased, sensible and practical advice from CHOICE Books for first-time real estate investors — see page 38 to order a copy.

In general

Some of the people who'd had serious or repeated problems with real estate agents' services had a pretty low opinion of the industry.

"They know how to prey on people. They're cut-throat, backstabbing, two-faced 'professional' people. I was unable to get unbiased, intelligent guidance and help." — *LB, Vic.*

"My experience with almost all real estate agents was so negative that I eventually bought a piece of land and built on it." — *YA, NSW.*

One reader wrote that they'd shopped around before settling on an agent: "All had their good and bad points. In the end, we felt we chose the 'best of the bad bunch'." — *AN, Vic.*

Some readers, on the other hand, were genuinely impressed with their agent and the service they received.

"The staff were extremely helpful and courteous. By the time the house was sold, I regarded them as friends." — *SM, Vic.*

"When we and the seller were $1000 apart on price, the agent dropped his commission to close the sale." — *DG, WA.*

"I've purchased several properties in the last five years. This agent was a standout exception: honest (all claims about the property were verified), helpful (hand-delivered the contracts to our solicitor — quite a drive!), professional at all times and kept to his word (took the property off the market in between our indication to buy and paying the deposit)." — *DN, NSW.*

One reader indicated she chose her agent, with whom she was completely satisfied, because they "respected our home and wishes and gave a realistic valuation" — *JS, Vic.* This agent also came recommended, had a good reputation in general and she felt they weren't just after the commission.

So if you're about to sell or buy a property through a real estate agent, we hope our readers' advice plus the tips provided here will help you find a competent and honest professional you can trust.

Who's Jenman?

Eight survey respondents mentioned that their agent was 'Jenman-approved'. Neil Jenman is a real estate educator who conducts seminars and training sessions for real estate agents. He is focused strongly on ethics in real estate and opposes many common real estate methods that he thinks aren't in the interests of home buyers and sellers — auction sales, for example, most real estate advertising and 'open house' for inspections.

Neil Jenman says his main mission is to protect home sellers and buyers from unethical, dishonest and illegal conduct in the industry. In 2001 he introduced the 'Jenman-approved' accreditation system, which identifies agents who are "committed to ethical systems and exceptional levels of client care". At the time of writing, 65 real estate agents were 'Jenman-approved'; a further 100 were in training for approval.

Home sellers using a 'Jenman-approved' agent get *The Real Estate Consumer Protection Guarantee for Homesellers*, which contains 16 clauses covering issues such as a cooling-off period, selling price vis à vis commission, confidentiality, insider trading and more. The guarantee is available at www.jenman.com.au, and consumers are invited to use it without cost or obligation (see *Tips*, page 11).

The Jenman Group has also established a home sellers' and home buyers' protection fund, funded by agents, to help victims of unethical real estate practices.

Six survey respondents commented very positively on the system: "The agents ... have unparalleled levels of professionalism and ethics. Honest real estate agents are a rarity. In future I'll look for a Jenman-approved agent." — *MG, NSW.*

"We have used Jenman-approved agents twice to sell homes and highly recommend them. We also felt very looked after when we went to a Jenman-approved agent as a potential buyer." — *KC, NSW.*

However, two readers were rather disappointed with the 'Jenman agent' they used: Bob (see *Tenacity paid off*, above right) and SB from NSW: "I was particularly disappointed to have had these negative experiences because the agency was a member of the Jenman Group of agencies, which claims to have higher ethical standards than most agencies." Among other problems when selling her house, this reader said she'd had to wait nearly three months after settlement before the agent sent her the buyer's deposit, which was held in a trust account.

While it's a good step in the right direction, the system obviously isn't perfect.

TENACITY PAID OFF

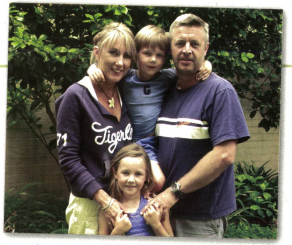
In December 2001, Bob and Salli spent two weeks in Mullumbimby, NSW, holidaying and looking in the area for a property to buy. They soon found one they liked and eventually struck a successful purchasing deal, but the purchasing process left them angry and disappointed.

When they inquired about properties for sale at a real estate agency a friend had highly recommended, they were told "there wasn't much around" at the time. But then, touring the district, they saw a property with a 'for sale' sign at the front — from that same agency they'd visited earlier. They inquired again and arranged an inspection.

Bob remembers: "We formed an instant rapport with the vendor [who was present during the inspection], a lovely lady of 74 who had been born in the same hospital in the UK as my wife."

Although they were initially told that there was no other interested buyer, the following day the agent told Bob and Salli that another person, who had inspected the property some months earlier, had shown renewed interest and that they should make their intentions known sooner rather than later. Soon afterwards the agency left a message on their phone that a "non-negotiable, one-off offer on the property had been made" and that they had till 12:30 pm the next day to place an offer.

Bob and Salli were sceptical about this sudden interest from another buyer, but inspected the property again and made an offer, a little bit higher than that of the other buyer. Later that afternoon they found out, however, that the other buyer's offer had been accepted.



"Absolutely bewildered", Bob and Salli told the real estate agency's licensee how they felt about the matter and asked for permission to talk to the vendor. The following day the couple spent a good eight hours at the vendor's place, discussing the events. "A number of inaccuracies came to light and it became clear that the agent had shown some form of 'favouritism' to the other buyer," says Bob. The property owner eventually told her agent that she'd changed her mind and wanted to sell to Bob and Salli.

"The upshot of this is that we got the property in the end, due in no small part to our tenacity and unwillingness to be manipulated in some form of 'local scam' that seemed to have occurred," says Bob.

Since the agency was 'Jenman-approved' (see *Who's Jenman?*, below left) Bob wrote to Neil Jenman explaining what had happened during the purchase of his home, but he only received a phone call back assuring him of the licensee's integrity. "No apology or explanation that it had been a mistake or whatever," he says.

AT LAST, A 'HOMEWORTHY' CERTIFICATE

In future, ACT residents won't have to worry about wasting money on a building inspection report for a house they mightn't secure at auction. Legislation amendments that'll come into force on July 1 require vendors to provide a so-called 'homeworthy' certificate — a recent building inspection report.

Plasma pros AND CONS

In a world of 'sexy' products, plasma screens are currently one of the most desirable, but are they worth their high cost?

IN A NUTSHELL

- **They have great picture** *quality and their slimline look is very sexy. But ...*
- **They're very expensive** *yet may suffer irreparable damage, such as 'burn-in' and broken pixels (see right).*
- **Most are just a screen:** *you pay even more for a TV tuner and speakers to go with it.*

Plasma screens are made up of very small dots called pixels, each of which has a red, green and blue phosphor cell. The phosphor cells are filled with a gas — usually xenon or neon. When an electric current is passed through the gas it's excited into a plasma state (hence the name) and this plasma gas emits ultraviolet light.

The phosphorescent material in the cell reacts to the ultraviolet light by emitting red, green or blue visible light. In other words a plasma screen is made up of many thousands of tiny coloured fluorescent lights.

It's the small size and large number of these cells that give the plasma screen a more detailed image than the more traditional TV screen. Their other main advantage is that most produce the image in one go, unlike the cathode ray tube in your normal TV, which creates the image by firing electrons at the screen in a stream that's dragged across the screen, causing the coloured phosphors on it to glow. See *The nits and bolts*, far right, for more on this.

THE GOOD ...

- Picture quality is generally excellent. But there are differences between plasma screens of different size and resolution. See *The nits and bolts* for details.
- They're very thin (often less than 10 cm) for their width and height. Viewing angles are up to 160˚.
- They have a flat screen, which means no distortion at the edges.
- Uniform screen brightness when it's new and probably for life if properly cared for.
- They can be wall-mounted in some situations. Weight can be a problem, though — see *And the bad* below for more.
- The 16:9 aspect ratio (horizontal:vertical screen proportion) is well suited to both DVDs and digital TV broadcasts.
- No image distortion from speakers. A plasma screen is unaffected by strong magnetic fields, so you can put your speakers as close as you like.
- They can accept a wide range of input signals, including most TV signals (PAL, NTSC and SECAM) and have a number of input types, such as standard RCA jacks, S-video and often component video. Also, most will accept output from a computer via RGB inputs.

... AND THE BAD

- They're not cheap. Expect to pay upwards of $6000. Middling models are around $9000 or $12,000, and getting on for $15,000 is where most of the higher-end home screens ring the till. At these prices you should get lots of attention both in the store and when it comes to after-sales service. Check warranties and how much help you'll get installing it at home.

And…

- Pixels aren't repairable. If one or more cells stop working and you find it noticeable, you may have to have the whole thing replaced.
- Plasma screens can suffer from 'burn-in'. This is where a static image on the screen for long periods can become semi-permanent. It may be reversible by displaying an even grey screen for a time. Also, if you watch a lot of 4:3 aspect ratio TV (normal free-to-air non-digital TV) on a plasma screen, the cells in the middle will age more quickly than those on the edges, which could lead to uneven brightness over time.
- Most don't come with a TV tuner: they're just a screen, and you'll have to pay extra for the tuner and speakers.
- They're heavy despite being thin. Typically a 106 cm screen (measured diagonally) weighs anything from 29.5 kg to 45 kg, the latter about the same as a normal 68 cm TV.
- They produce heat when operating and may have a built-in fan to help with cooling. Listen to it with the sound off in a quiet room to make sure it isn't distracting in quiet sections of a movie.
- If you live in a very hot part of the country, be aware that most manufacturers suggest operating temperatures below 35˚C or 40˚C.

HOW LONG WILL PLASMA LAST?

Estimates vary from as low as 10,000 to more than 35,000 hours. At around four hours' viewing a

day that equates to seven and 20 years respectively, which is roughly what you'd expect from a normal TV. However, these figures are based on an even loss of brightness and don't take into account the possibility of one group of cells aging more quickly than those around them, which would result in an irreversible darker spot. This is a real possibility if you were to watch a lot of free-to-air television or play computer games in 4:3 format.

Generally warranties vary from one to five years and most exclude pixels that malfunction (unless there's more of them than the manufacturer deems acceptable), burn-in and heat-related problems.

The number of dead pixels that'll be covered isn't always stated, but **PANASONIC** considers a failure rate up to 0.002% acceptable. This may sound reasonable at first glance, but if you have a 1024 x 780 resolution screen there's a total of 798,720 pixels on the screen and, according to the **PANASONIC** warranty, 15 of them can fail before the company will do anything about it. Depending on where they are, this could be enough to be noticeable.

Since most other warranties we've seen are vague in this area, using phrases like "within normal commercial tolerance" to describe pixel failure, we can only assume they have similar tolerances.

The retailer should explain the manufacturer's pixel policy before you buy a plasma screen. If they don't and you find noticeable dead pixels, they're obliged to replace the screen.

THE NITS AND BOLTS

Viewing distance: A normal TV is best viewed from about five times its diagonal width, but plasma has a much finer picture and you can probably sit a bit closer. No matter how fine the screen, if you sit too close you'll find yourself having to move your head to see all the picture, which can be tiring.

Screen brightness: It's also very important to take the characteristics of the room into account when choosing a screen. If you like to watch during the day in a bright sunlit room, you're going to need a screen with a high brightness level. Screen brightness is usually referred to in units of measurement called candelas per square metre (cd/m^2) or sometimes nits (1 nit = 1 cd/m^2). The more nits, the brighter the picture.

A normal TV has a screen brightness between 600 and 800 nits. If an ordinary TV looks OK in your room, a plasma screen of similar brightness will probably be OK. Be careful, though: some manufacturers don't list the screen brightness and we've seen some as low as 300 nits. Commercial screens can be as high as 3000 nits. The former would be OK in a dark room or at night in normal incandescent lighting, but isn't the best choice for daytime viewing in a bright room.

Resolution is often quoted because plasma screens have more dots per inch (dpi) than normal TV screens and can therefore more accurately represent DVD and digital TV broadcasts. If you want the best in high-definition digital TV (HDTV) you'll probably opt for a more expensive screen with 1024 x 1024 or 1280 x 780 dpi, but otherwise for most uses 1024 x 780 dpi will do the job nicely.

Display: A standard-definition digital TV (SDTV) signal has 576 lines per screen, each made up of 720 pixels. It's sometimes referred to as 576i and any plasma screen is capable of displaying it. This signal is displayed on a normal TV using a system called interlacing (hence the 'i' in 576i). Each picture is created with two passes of the TV's electron gun, each pass of the gun covering only half the lines on the screen. One HDTV signal (called 576p) has the same resolution as SDTV but without interlacing, so you get the whole picture in one go.

Plasma screens don't have guns and passes, and they usually display the image all in one go. However, you may get varying image quality depending on the source and the screen's resolution. If the number of pixels from the source (such as a TV broadcast or DVD) doesn't match the resolution of the screen, it will be converted by the plasma screen's onboard scan rate converter to match. This may result in slight variations in quality from one source to another.

THE VERDICT

Tempting as they are for their sexy look and great picture quality, plasma screens are expensive and also have some drawbacks. ■

Cutting through the fat

OK, you know by now that saturated fat's bad for you — so how much do you eat?

IN A NUTSHELL

- **A high level** *of saturated and trans fat in your diet can put your heart at risk — it's linked to increased blood cholesterol and in turn coronary heart disease.*
- **Replacing saturated** *fat with a mixture of omega-3 and omega-6 polyunsaturated fats as well as some monounsaturated fat is the game plan for a healthy heart. See* Refresher course on fats, *right, for foods to find them in.*
- **Take our fat quiz,** *page 18, to find out how much you eat.*

For years we've been told to cut the overall fat in our diet for a range of reasons, and that some types of fat are better for us than others. Gram for gram, fat provides more kilojoules than protein or carbohydrate, so cutting back on it is a good start to reducing excess kilojoules. However, if you're still eating more kilojoules overall than you need — that is, you're not exercising enough to burn them off — it inevitably leads to unused energy that makes you gain weight. Many people went on a low-fat crusade, mainly to lose or maintain weight, but obesity continues to grow at an alarming rate.

And yet there's more to reducing fats in your diet than losing weight — the fat police change their thinking subtly all the time as more research comes in. So the latest Australian Dietary Guidelines, released in 2003, state that we should "limit saturated fats and moderate total fat intake". The previous guideline was "to eat a diet low in fat, and particularly saturated fat." The difference is a greater emphasis on limiting saturated fat first rather than all fat, so why has it changed? What are the fat police thinking these days?

THE LATEST ON FAT

While cutting kilojoules is important in losing weight, the latest National Heart Foundation of Australia (NHFA) review confirms that for protection from heart disease, eating too much fat altogether isn't the major problem. For your heart and arteries, it's the type of fat you eat that matters most.

Essentially, it's all about the effect that the different kinds of fat have on fats in the blood, including blood cholesterol. An area where many nutrition experts agree is that an increase in saturated fat in the diet (generally from animal products) is associated with an increase in coronary heart disease, and also increases in some other problems, including type 2 diabetes.

Because foods high in saturated fats are mostly high in kilojoules as well, restricting how much of them you eat should also reduce the overall amount of kilojoules you consume. Some studies also show that by reducing saturated fat, total dietary fat tends to be reduced too.

So if you're going to eat less saturated fat, what should you eat instead?

REFRESHER COURSE ON FATS

We'll start with **cholesterol**. Your body needs it for some essential functions (such as making sex hormones and vitamin D). It makes most of what we need itself, but eating a lot of saturated fat causes some people to make too much. This is where the amount of cholesterol in your diet becomes an issue.

While there's only one type of cholesterol in the blood, it's attached to different carriers called lipoproteins; the main ones are known as high-density (HDL) and low-density lipoprotein (LDL). HDL is the 'good' form, as it transports excess cholesterol from the artery walls to the liver. LDL cholesterol gets dumped on your artery walls, helping to clog them and restricting blood flow.

Animal products contain cholesterol, so most people do eat some in their diet. However, while this can increase LDL cholesterol, it in fact contributes much less to the body's cholesterol than saturated or trans fat.

Fat can be divided into two major types: saturated and unsaturated. The latter is further made up of three types: monounsaturated, polyunsaturated and trans fat, which are differentiated by their chemical

make-up. Most foods contain varied proportions of all of them.

Saturated fat is primarily responsible for raising LDL cholesterol levels in the blood, which ultimately leads to blocked arteries. It's found in high quantities in fatty meats and dairy foods, though it's also in some vegetable oils (palm and coconut oils). Because saturated fats are convenient (they're solid at room temperature) and relatively cheap, they're used a lot in commercially produced foods such as cakes, biscuits, pastries and chocolate bars, as well as fried takeaway foods and potato crisps. It's now mandatory for the saturated fat content to be specified in the nutrition information panel on packaged foods, but unfortunately not for restaurant or takeaway meals.

Polyunsaturated fats are 'good' fats that have been found to lower artery-clogging LDL cholesterol. There are two important forms. **Omega-6 fats** are found in sunflower, safflower, sesame, grapeseed, corn and soybean oils and seeds. **Omega-3 fats** are found in high quantities in seafood, especially fatty fish such as swordfish, salmon, gemfish, tuna and sardines, while other types of omega-3 are found in plant sources such as flaxseed (linseed), walnuts, soybeans and green vegetables.

Monounsaturated fat is also regarded as a good fat. It too can lower LDL cholesterol levels, but not quite to the extent that polyunsaturated fat does. It's found in large quantities in canola, olive and peanut oils, avocados and nuts.

So replacing saturated fat with a mixture of omega-3 and omega-6 polyunsaturated fats as well as some monounsaturated fat is the game plan for a healthy heart. Depending on the total amount you eat and how much you exercise, it may also help you lose weight.

Trans fats are another type of unsaturated fat, but instead of being good for you like other unsaturated fats, trans fats act like saturated fat in the body — raising the level of LDL cholesterol and reducing levels of HDL.

Trans fat is mainly generated when hydrogen is added to mono- or polyunsaturated fats. Partially hydrogenating them like this hardens them, making them more convenient to use on a commercial scale, and like most saturated fats they're also cheap. So in our diet we mainly get trans fat from vegetable shortening and commercial frying fat, used mostly in the food industry in the production of cakes, biscuits and other processed foods, and in takeaway meals.

Margarine was also once a main offender, with a high trans fat content, but manufacturers have made a concerted effort to reduce levels, and these days most spreads have relatively low levels. Some do still contain 5–8%, and they're worth avoiding — check the nutrition information. Although it's not required to be labelled (see below), most margarines that are low in trans fat will be keen to state the amount — usually a negligible figure.

WHERE'S TRANS FAT ON THE LABEL?

So if it's now mandatory to label the amount of saturated fat in foods, and trans fats act just like saturated fat in the body, why don't they have to be listed in the nutrition panel?

Under the current Food Standards Code, only total fat and saturated fat need to be labelled unless there's a claim made on the packaging about mono, poly or trans fats, in which case the amount must then be labelled.

Under new Department of Food and Drug Administration regulations in the United States, the labelling of trans fat will become mandatory there by 2006. We'll be raising this issue with Food Standards Australia New Zealand (FSANZ), our food regulator.

Unfortunately even if this is eventually accepted here, takeaway and restaurant meals are excluded from nutrition labelling laws, and they're a primary source of trans fats in the diet. But at least packaged foods such as cakes, chocolate, biscuits, frozen meals and margarine would be required to disclose the amount of trans fat in them, giving you a better idea how much 'bad' fat overall you're eating. Perhaps it might even be an incentive for manufacturers to reduce the amount their products contain.

For now you'll just have to read the ingredients list and check for ingredients such as hydrogenated or partially hydrogenated vegetable oil — but there's still no guarantee that they'll be listed.

WANT MORE INFO?

For more information on the latest thinking on healthy eating, see the March 2003 issue of CHOICE, or go to www.choiceextra.com.au and click on 'healthy eating' under 'Food' in the index.

Are you eating too much bad fat?

So you think your saturated and trans fat intake's OK? Be game and take our quiz to find out for sure — your heart might just thank you for it.

Remember, though, it's only a guide. For a comprehensive analysis of your diet, consult a dietitian, and if you haven't had your cholesterol levels checked recently, ask your GP to do it.

Read the following questions and note which response is closest to your usual habits.

1. How often do you eat takeaway food, including fried food with a batter or breadcrumb coating, potato chips or wedges?
A) Six or more times a week
B) Three to five times a week
C) Once or twice a week
D) Less than once a week
E) Rarely or never

2. How often do you eat gravy made from the meat juices, cream sauces, cheese sauces or creamy pasta sauces?
A) Six or more times a week
B) Three to five times a week
C) Once or twice a week
D) Less than once a week
E) Rarely or never

3. How often do you add extras such as butter, dairy spread, sour cream, coconut milk, cheese sauce or cream to cooked foods such as meat, vegetables, pasta, rice, potato, etc?
A) Six or more times a week
B) Three to five times a week
C) Once or twice a week
D) Less than once a week
E) Rarely or never

4. How often do you eat vegetables that are cooked in fat other than mono- or polyunsaturated oils, be it fried, roasted or stir-fried? (Some monounsaturated oils are canola and olive; polyunsaturated oils include sunflower, safflower, sesame, corn and soybean.)
A) Six or more times a week
B) Three to five times a week
C) Once or twice a week
D) Less than once a week
E) Rarely or never

5. How often do you eat red meat (beef, lamb, pork), chicken, burgers or sausages?
A) Six or more times a week
B) Three to five times a week
C) Once or twice a week
D) Less than once a week
E) Rarely or never

6. How much of the fat do you eat on untrimmed meat?
A) Most or all of the fat
B) Some of the fat
C) None of the fat
D) I don't eat meat

7. How much skin do you eat on chicken?
A) Most or all of the skin
B) Some of the skin
C) None of the skin
D) I don't eat chicken

8. How many times a week do you eat bacon, devon, salami or other luncheon meats?
A) Six or more times a week
B) Three to five times a week
C) Once or twice a week
D) Less than once a week
E) Rarely or never

9. How many times a week do you eat meat pies, sausage rolls or pasties?
A) Six or more times a week
B) Three to five times a week
C) Once or twice a week
D) Less than once a week
E) Rarely or never

10. How many times a week do you eat potato chips (crisps), corn chips or cheese snacks (such as Twisties or Cheezels)?
A) Six or more times a week
B) Three to five times a week
C) Once or twice a week
D) Less than once a week
E) Rarely or ever

11. How often do you eat biscuits (sweet and savoury), cakes or pastries (sweet or savoury)?
A) Six or more times a week
B) Three to five times a week
C) Once or twice a week
D) Less than once a week
E) Rarely or never

12. What sort of spread do you normally use on bread, toast, crackers, etc?
A) Butter
B) Dairy spread (a mixture of butter and vegetable oil)
C) Polyunsaturated or monounsaturated spread
D) Rarely or never use spread

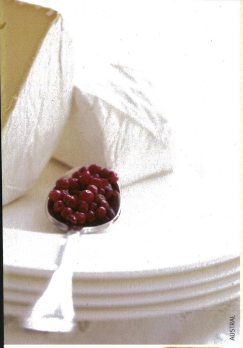
13. How many times a week do you eat chocolate or chocolate snack bars?
A) Six or more times a week
B) Three to five times a week
C) Once or twice a week
D) Less than once a week
E) Rarely or never

14. How often do you eat cream, either on its own or added to coffee, tea, iced coffee or chocolate, hot chocolate, cakes, etc?
A) Six or more times a week
B) Three to five times a week
C) Once or twice a week
D) Less than once a week
E) Rarely or never

15. How often do you eat ice cream?
A) Six or more times a week
B) Three to five times a week
C) Once or twice a week
D) Less than once a week
E) Rarely or never

16. How many times a week do you eat cheese, not including ricotta or cottage cheese or cheeses labelled as having less than 7% fat?
A) Six or more times a week
B) Three to five times a week
C) Once or twice a week
D) Less than once a week
E) Rarely or never

17. What type of milk do you normally use?
A) Condensed
B) Full-cream
C) Reduced-fat (2–4%)
D) Low-fat
E) Skim, soy or no milk



YOUR RESULTS

Count how many responses you gave to each letter.

MAINLY As AND Bs

If your answers were mostly As and Bs, we hope you've got triple-o on speed dial. Both your saturated and trans fat intake and overall fat intake are likely to be extremely high, and your heart (and probably your waistline) is bearing the brunt.

You need to try eating less overall of these types of food, and when you do eat them to have low or reduced-fat versions where possible. If you don't eat much fish, start to have it for a couple of meals a week instead of meat. Use olive, canola, sunflower or other mono- and polyunsaturated oils in your cooking, and as the base for salad dressings or for extra flavour.

Include lots of fruit and vegetables, wholegrain breads and cereals, lean cuts of meat, lean mince and reduced-fat dairy products in your diet, and start exercising regularly. See *How to cut the sat fat*, below, for more tips on what you can do to cut your saturated fat intake.

MAINLY Cs

If your answers were mainly Cs, your saturated fat intake is likely to be below the danger level, but there's probably room for improvement. Look at any questions you answered A or B to, and try to cut back how much you eat of those foods as well as substituting low- or reduced-fat versions where possible.

Incorporate a couple of fish meals a week into your diet if you don't already, as well as lots of fruit and vegetables, bread and cereals. Use mono- or polyunsaturated fats in cooking. And don't forget to exercise regularly. See *How to cut the sat fat* for more tips on what you can do.

MAINLY Ds AND Es

If you answered mainly Ds and Es, congratulations — you've got a good grasp of what foods to avoid to maintain a low saturated fat intake. Remember, though, that your body does need fat to function, which you're hopefully getting by eating a couple of fish meals a week and unsalted nuts, and using reduced- and low-saturated-fat products and mono- and polyunsaturated oils.

If you answered A or B to any questions, you might also consider cutting back in those areas. And don't forget to exercise regularly. See *How to cut the sat fat* for more tips.

How to cut the sat fat

Here are some tips on how you can lower the saturated and trans fat in your diet:

- Only occasionally eat biscuits, cakes, pastries, snack foods (including chocolate) and fried takeaway foods.
- Use a small amount of margarine instead of butter (check to make sure it's low in trans fats — most margarines with a low trans fat content will state it), and try avocado, hummus or low-fat mayonnaise as a tasty spread.
- Replace full-fat dairy products with reduced or low-fat versions.
- Replace fatty cuts of meat with lean cuts, and only occasionally eat sausages, bacon, salami, other smallgoods, devon and other luncheon meats.
- Use mono- and polyunsaturated oils in your cooking (see *Refresher course on fats*, page 16, for examples).
- Have tomato and vegetable-based pasta and rice sauces instead of cream ones. Use skim milk or evaporated skim milk instead of cream, and low-fat yoghurt instead of sour cream.
- Grill or shallow-fry foods in poly- or monounsaturated oils rather than deep-frying or roasting in animal fat.
- Add low-fat natural yoghurt, ricotta cheese, a little olive oil or margarine to vegies instead of butter or cheese sauce.
- Eat more unsalted nuts, such as almonds, walnuts and pecans — they're high in unsaturated fat and are also a good source of fibre.

Reader car reviews

Four popular models under their owners' microscope.

IN A NUTSHELL

There's only so much *research you can do yourself before buying a new car. But how well does it perform in everyday driving situations? Do the features work? How is it for space and noise? Check out what owners of four popular models have to say after driving them for a few months.*

A very common complaint *with modern designs is restricted visibility out of the car, which can make parking difficult. This may be a side effect of important improvements regarding aerodynamics (and, as a result, fuel consumption) and crash safety (window pillars, rear head rests). But we think manufacturers should address the problem, for example by offering parking sensors.*

Australians are in a new-car-buying frenzy. And they have more and more models to choose from, as manufacturers keep expanding their ranges.

Finding the right one for you can be a daunting task, so every bit of information that allows you to compare models comes in handy. There's a lot of information available — crash test results, repair costs, road tests and CHOICE's reliability survey results. But if you really want to know about a car, ask someone who drives it.

That's why we asked a small panel of CHOICE readers to tell us why they chose a particular model, whether they've had problems with it, its strengths and weaknesses, and whether they consider it good value for money. Thanks very much to everyone who participated.

We received a sufficient number of surveys to report on four popular models: **HOLDEN Astra, HONDA Jazz, MAZDA 6** and **SUBARU Liberty**.

Our reviewers seem to have done their homework well, and picked good cars that meet their needs — hardly any of them was disappointed with their purchase.

Holden Astra

Price range (RRP): $20,990–$49,990
Versions: City, SXi, CD, CDX, SRi, convertible
Body styles: Hatch, sedan (City, CD, CDX), convertible
Engine options: 1.8 L (City, SXi, CD, CDX), 2.2 L (SRi, convertible), 2.0 L turbo (SRi turbo, convertible turbo)
ANCAP safety rating*: ★★★★

* *The Australian New Car Assessment Program crash-tests cars to find out the level of protection they provide to their occupants. The highest rating is five stars.*

RECORD RESPONSE

Judging by the mix of respondents, the Astra seems to be popular with all ages and genders — and very popular with CHOICE readers: we received 29 survey responses, which is a record for our reader reviews so far.

Astra buyers were looking for a reliable, well-built and safe car. They also considered the Ford Focus, Mazda 323, Nissan Pulsar and Toyota Corolla, but decided the Astra offered the best value for money and a better ride quality. They were also impressed by the reviews the Astra received in the motoring press. The majority decided on the 1.8 L CD version.

The car's mainly used for daily city and town driving, and that's also what its owners think it's best suited for.

Two of the surveyed cars were affected by a recall requiring an adjustment of the rear brakes. There were also some problems repaired under warranty (door locks and electrical problems with windscreen wipers, power windows or blinkers) and one breakdown.

TAMARA GRAHAM

"The Astra CD has a lot of features that make it stand out against its competitors, such as cruise control and radio controls on the steering wheel. I took the optional ABS/traction control safety package. There's little room for improvement, although reversing sensors would be beneficial. The car has far exceeded my expectations."

Belinda Kneeshaw, Sydney

While three readers were a bit disappointed with the car (mainly because they were affected by the above problems), it exceeded the expectations of almost half the respondents. Build quality and reliability featured in the list of the Astra's main strengths, together with comfort, fuel efficiency, safety, handling and the car's looks and styling.

Honda Jazz

Price range (RRP): $16,990–$24,790
Versions: GLi, VTi, VTi-S
Body styles: Hatch
Engine options: 1.3 L (GLi), 1.5 L (VTi, VTi-S)
ANCAP safety rating: Not tested

DREW FITZGIBBON

ECONOMICAL AND SPACIOUS

Most of our readers decided on the 1.5 L VTi version of the Jazz. They were mainly after a reliable and economical car, and thought the Jazz had the edge in these categories (together with its design) over other models they considered — mainly the Mazda 2 and Toyota Echo. Almost every respondent commented on the Jazz's great fuel economy and amazing interior space.

On the downside, there were a few complaints about visibility (mainly out the back), and the fact that the Jazz only comes with a space-saver spare tyre.

Readers only had minor problems with the car, and nobody had any regrets about choosing the model.

The car's predominantly used for daily city and town driving, where the owners admit to a great deal of driving fun. The Jazz's highway performance isn't rated quite as enthusiastically.

Some readers think ride comfort is only OK or complain about a bit of noise — but that's probably not unusual for a small car.

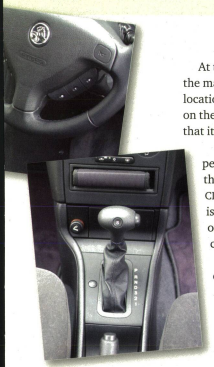
The build quality and features rate highly — the options list was quite short, and the only missing feature mentioned more than once was variable-speed windscreen wipers. If that's their main concern …

"The Jazz is amazingly spacious for its size, which is important as I'm fairly tall, and have to fit six-feet-plus teenagers in the back every now and then. It also has great fuel economy. The biggest problem I have with the car is that it's hard to stop driving it."

Peter Mulholland, Invermay, Tasmania

Thanks to the Jazz's dual airbags and solid feel, most feel safe in the car.

While the Jazz wasn't considered a cheap buy, its running costs (especially its fuel consumption) were considered on the low side, making the car good to very good value for money in the eyes of its owners.



At the other end of the scale, visibility out of the car is considered the main weakness. And some readers had trouble getting used to the location of the indicator and windscreen wiper controls, which are on the opposite side of the steering wheel from usual — a reminder that it's a European-built car.

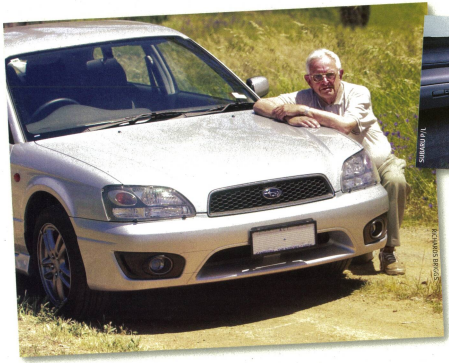
Our readers were very happy with all aspects of the Astra's performance and feature level. The main options purchased with the car were an ABS and traction control package available for the CD (but not for the City and SXi versions), air conditioning (which is an extra on the City, SXi and CD versions, but standard on all others) and tinted windows. A few reviewers thought ABS and climate control should be available on all versions.

Safety rated highly as a purchase criterion and our Astra drivers feel very safe in the car, which achieved four stars in the ANCAP high-speed crash test.

While some think the Astra isn't cheap to buy, most reckon it's quite economical to run. So the overall value for money is seen as pretty good.

Extra info

Take a look at www.choiceextra.com.au. It gives you access to our reliability, repair costs and crash test data. For a limited time it'll also give you access to our new and used car databases, to help you choose a model. Just look under 'cars' in the index.



"All-wheel drive was an important purchase criterion for me. I drive in the country quite a bit, and every now and then can get in situations where a two-wheel drive would leave me stranded. The Liberty looks much better than full-size four-wheel drives and is more economical to buy and run. I was a bit surprised that it doesn't have a rear window wiper, but have found that the airflow keeps the rear window adequately clear of rain."

John Hambley, Hackett, ACT

Subaru Liberty

Since our readers sent in their reviews, a new-generation Liberty model has been released (late September 2003). The new versions are: 2.0i (from $30,990), 2.5i (from $34,990) and GT (from $50,990). The following model information and our review results refer to the old generation, and are still relevant for secondhand purchases.

Price range (RRP when new): $29,990–$55,130.
For a 2001 model manual RX sedan, expect to pay $23,300–$28,500 in a private sale and $30,600–$36,700 when buying from a dealer. (Source: *Glass's Guide*.)

Versions: GX, RX, Heritage, B4

Body styles: Sedan, wagon (GX, RX, Heritage)

Engine options: 2.0 L (GX), 2.5 L (RX, Heritage), 2.0 L twin-turbo (B4)

ANCAP safety rating: ★★★★

SAFE DRIVING

The majority of our reviewers opted for the 2.5 L RX version. They were mainly looking for a safe, reliable and well-built car, and the Liberty's all-wheel drive (AWD) system was considered the decisive feature over its main rival on our readers' shopping lists, the Mazda 6 and its predecessor, the 626.

They praise the Liberty's handling and safety, thanks to the AWD system (reflected in its four stars in the ANCAP high-speed crash tests), as well as its reliability.

Weaknesses mentioned by a few reviewers include a relatively harsh suspension, driver's seat comfort (which led to the car being sold again in one case), and — you probably guessed it — rear visibility out of the car.

The car is mainly used around town, but considered an all-rounder that's equally suited for all types of driving.

There was one breakdown (very much to the owner's disappointment), and a gearbox-related recall that affected four of the reviewed cars.

Liberty owners were in general very happy with the car's performance, build quality and features. The main option purchased with the car was a towbar. Some readers would have liked to see side airbags (they were only available on the Heritage version), a remote-controlled boot release and rear window wipers on the model's option list.

The Liberty's purchase price and running costs are considered medium, and the overall value for money very good.

Mazda 6

Price range (RRP): $28,270–$43,250
Versions: Limited, Classic, Luxury, Luxury Sports
Body styles: Hatch (Classic, Luxury, Luxury Sports), sedan (Limited, Classic, Luxury), wagon (Classic)
Engine options: 2.3 L
ANCAP safety rating: Not tested

SEXY THING

The typical Mazda 6 driver in our review is male and between 35 and 50 years old. They picked the car (mainly in the Classic version) over the Subaru Liberty and Toyota Camry also on their shortlist, because they thought it was better value for money. But previous Mazda ownership also played an important role.

They enjoy the ride — both around town and on the open road — and they just *luuurve* the car's looks and styling.

On the downside, there were several complaints — again — about visibility out of the car, some readers thought it a bit noisy, and a few felt it could do with a few more kilowatts of engine power. However, overall the Mazda 6's performance was rated very highly.

A recall regarding the brake fluid sensor affected 14 of the reviewed cars, but otherwise there were only minor problems, all covered by warranty.

Options purchased with the car were limited to mats, towbar, tinted windows — and a rear spoiler (to make the car look even better?). And apart from two owners wanting at least the option of side airbags for additional safety on the Classic versions (they're standard on the Luxury and Luxury Sports), the list of missing features was rather exotic — a sign of a well-equipped car.

The purchase price and running costs are considered medium and, given the top looks at medium cost, the overall value for money good to very good.

"The car has eye-catching modern styling both inside and out, plenty of features, and is a joy to drive, although it could probably do with a little bit more power. Side airbags on the Classic version I bought would have been nice."

Warren Bach, Narara, NSW

Dangerous PERSONAL CARE products?

Don't believe the hype – unless it's true!

IN A NUTSHELL

Don't believe all *you read, especially in scaremongering emails and websites. Here's some of the truth behind the hype.*

The internet is a great way of getting useful information disseminated quickly and cheaply to a large audience. But it cuts both ways: it's also a way of getting false, alarming and harmful information disseminated quickly and cheaply to a large audience.

There are plenty of emails doing the rounds warning of potential dangers in personal care products (cosmetics and toiletries) and websites bearing similar messages of dread and doom. They all contain scientific-sounding explanations to back up their claims and, on the whole, don't sound so far-fetched as to be untenable. Many — though not all — are total nonsense. But which ones should we take seriously? We take a look at some of the main ones.

ANTIPERSPIRANTS CAUSE BREAST CANCER

An email that claims antiperspirants are the "leading cause of breast cancer" has been doing the rounds for years. It's been dismissed by experts and relegated to urban myth status, but recent research has opened up a whole new area for the scaremongers.

The claims

The original claim was that by stopping perspiration (thanks to aluminium compounds), antiperspirants allow toxins to build up in armpit lymph nodes (near the breasts), leading to cell mutations (cancer) in that area. The fact that "nearly all breast cancer tumours occur in the upper outside quadrant of the breast area" (that is, next to the armpit) is deemed proof.

A recent study focused on parabens, chemicals used as preservatives in deodorants and anti-perspirants (and many other cosmetics): 18 out of 20 breast cancer tissue samples were found to contain parabens. They're thought to mimic oestrogen, the female hormone that plays a role in the formation and growth of some breast tumours.

The facts

Many extremely thorough epidemiological studies have failed to find that using antiperspirant is even a risk factor for developing breast cancer, let alone the leading cause of it.

Experts pointed out that while it's true that lymph nodes clear some toxins from the body, they're not released through sweating. Only about half of breast cancer tumours occur in the upper outer quadrant, and that's because most of the breast tissue is there.

As for the parabens study, it had a number of shortcomings that makes it difficult to draw firm conclusions about the role of underarm cosmetics in breast cancer.

For example, the researchers didn't compare paraben levels in breast tissue of women with and without cancer, and they didn't look at whether other body tissue had also accumulated parabens. It's not certain where the parabens came from — they're in many cosmetic and household products, not only antiperspirants. It was also a very small sample.

There's no conclusive evidence the parabens caused the cancer — association doesn't imply causation. The most that can be said is that one study found parabens in some breast cancers.

The verdict

Don't sweat on it — at least until more is known.

ILLUSTRATION: NICK STEVENSON

LEAD IN LIPSTICK

An email warning about lead in lipstick has been doing the rounds.

The claims

According to the email, many big-name lipsticks such as YSL, Christian Dior, Lancôme and Clinique contain lead. The idea is that lipsticks that stay on longer do so because of their higher lead content. Like everything else these days, lead causes cancer. The email helpfully suggests a test you can do to "prove" the presence of lead: you put some lipstick on the back of your hand and use a gold ring to scratch it. If the lipstick turns black, it contains lead.

The facts

There's nothing to substantiate the claims that any of the named lipsticks contain lead. And there's no conclusive evidence lead causes cancer, although it's known to have other severe effects on health. And there's no scientific basis to the gold-ring test.

Lead was used historically in make-up, such as skin whitening powders and rouge. But the use of lead in cosmetics (and many other things) has been banned in the UK and other countries. While it's not specifically banned in Australia (although it's a scheduled poison and must be labelled as such), it seems unlikely any big-name cosmetics company would make leaded and unleaded versions of the same product for different markets.

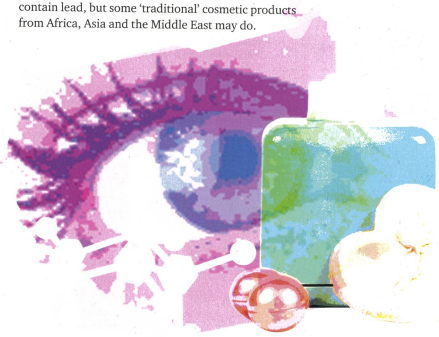
Under the Trade Practices Act 1974, all cosmetics sold in Australia must be labelled with an exhaustive list of ingredients, either on the packaging or on an accompanying leaflet. We checked the ingredients for a few of the named lipsticks — not surprisingly, we couldn't find lead among them. Would they risk a major PR disaster by omitting it and then being found out? Given all the other factors against it that we've already noted, almost certainly not.

In 1985 CHOICE found an imported eye shadow with dangerously high levels of lead. And the NSW Department of Health and the Environment Protection Authority warn that lead is still found today in some forms of kohl, kajal and surma (powdered eye-area cosmetics, like eyeliners) and some imported hair dyes and hennas. Not surprisingly, these products don't come with labels — it seems the labelling laws (which fall under the jurisdiction of the ACCC) aren't adhered to very thoroughly.

Some hair colour restorers (as opposed to dyes) contain lead acetate (this is divulged on the labelling). The US Food and Drug Administration (FDA) says it's safe if used as directed, although it shouldn't be used on broken or cracked skin. One UK review concluded that although some lead will be absorbed through the skin, it contributes less than 1% of the total lead we absorb from other environmental sources, and is therefore "toxicologically insignificant".

The verdict

Major lipstick brands are extremely unlikely to contain lead, but some 'traditional' cosmetic products from Africa, Asia and the Middle East may do.



MINERAL OIL IS BAD FOR YOUR SKIN

Mineral oil (oil derived from petroleum) is found in many cosmetics, such as moisturisers, make-up and barrier creams. But some people are concerned about its effects.

The claims

Websites reporting the dangers of toxic ingredients in cosmetics say mineral oil is contaminated with known carcinogens. It also dries the skin, causes premature aging and acne, robs the skin of vitamins A, D, E and K, and prevents the skin absorbing collagen from collagen moisturisers.

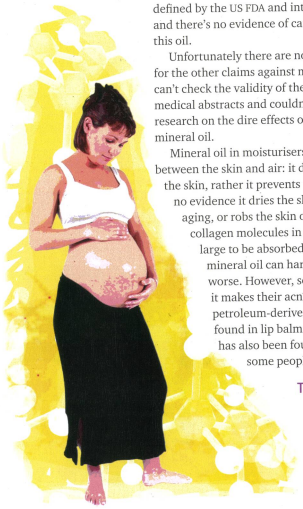
The facts

Some petroleum oil derivatives may contain polycyclic aromatic hydrocarbons (PAH), some of which are known to be carcinogens. People who work with such mineral oils have to take precautions to avoid skin contact.

However, the mineral oil used in food and cosmetics, known as medicinal white oil, is highly refined, with extremely low PAH levels. Medicinal white oil has to meet stringent purity requirements defined by the US FDA and international standards, and there's no evidence of cancer being caused by this oil.

Unfortunately there are no references provided for the other claims against mineral oil, so we can't check the validity of the sources. We checked medical abstracts and couldn't find any published research on the dire effects of cosmetic-grade mineral oil.

Mineral oil in moisturisers acts as a barrier between the skin and air: it doesn't add moisture to the skin, rather it prevents moisture loss. There's no evidence it dries the skin, causes premature aging, or robs the skin of vitamins. Since collagen molecules in moisturisers are too large to be absorbed into the skin anyway, mineral oil can hardly make things worse. However, some people may find it makes their acne worse. Petrolatum, a petroleum-derived cosmetic ingredient found in lip balms (among other things) has also been found to cause acne in some people.



The verdict

There's no evidence cosmetic-grade mineral oil causes cancer and as far as we could establish it isn't bad for your skin. Of course, lack of evidence of harm isn't the same as evidence of lack of harm — but the onus of proof should lie with those making the wild claims in the first place. Many anti-mineral oil crusaders are selling 'natural' products free from the evil oil.

TALC IS DANGEROUS FOR BABIES

Using talcum powder on babies seems to be falling from favour, with many baby care experts recommending you use creams for nappy rash. At least part of the reason is concern about its safety.

The claims

In its raw form, talc (magnesium silicate) is often contaminated with asbestos (a known carcinogen) and crystalline silica. In theory it's purified before being used in cosmetics (and other applications such as chalk, tablets, paints and food processing) and contaminants are removed.

However, despite the purification process some of these dangerous particles remain and have the potential to enter and lodge themselves in the body (reports focus on ovaries and lungs) and cause tumours, lesions and other damage.

Another safety issue relates to accidental inhalation of the powder: it's said to dry out the lining of the lungs and can obstruct small airways, resulting in respiratory distress or even death.

The facts

Some studies say there's a link between use of talc and ovarian cancer, with the risk of ovarian cancer up to double among those using talc (the lifetime risk of ovarian cancer for Australian women is approximately 1%). But other studies have found no increase in risk and say there's no link.

Studies supporting the talc-ovarian cancer link report that using talc on any part of the body elevates ovarian cancer risk, as does using it on sanitary products and underwear. It's not clear why cancers form, although talc shares chemical similarities with asbestos (and before the mid-seventies, when many of us were babies, may even have contained asbestos). So if talc does cause cancers, they may be related to those resulting from asbestos exposure.

As for accidental inhalation of talc, it's a fairly common reason for people phoning a Poisons Information Centre. A typical scenario involves an infant grabbing the talc container while having their nappy changed, and shaking the powder around before parents can stop them. Symptoms are flu-like (cough, fever, runny nose) and start about four to six hours after inhalation; hospitalisation may be required. Babies have died from the effects.

The verdict

Despite a lack of definitive evidence, it would seem prudent to avoid using talcum powder if there's an alternative (such as a cream), especially on girls. But don't lose sleep over it — ovarian cancer rates in the general population are relatively low, given the very high percentage of people who've used talc or had it used on them. If you use it, be careful — try to minimise airborne particles and keep the container out of your baby's reach. A cornstarch-based powder may be suitable, but it's still a risk if inhaled.

LIP BALM IS ADDICTIVE

Have you ever noticed some people seem to be lip balm addicts, compulsively applying the stuff at every opportunity? Some people swear blind it's addictive — there's even a website called 'lip balm anonymous'.

The claims

Applying lip balm is said to dry out, rather than moisturise, your lips. So you use more to compensate and your lips become drier and thus the cycle continues. The alleged culprit is petrolatum (or petroleum jelly, a mineral oil derivative).

The definitive proof of its addictive properties is that if you stop using, your lips dry up, chap, crack and bleed — clearly withdrawal symptoms.

There was an even more sinister allegation doing the urban myth circuit: a popular American brand, Carmex (which is available here), contains ground-up fibreglass to rough up your lips and make you want to apply more lip balm to soothe them.

The facts

Petrolatum is the base of many lip balms, and forms a protective barrier between the lips and air. It doesn't add moisture, but helps prevent its loss. There's no evidence it dries skin out. Some lip balm additives, like camphor, menthol, AHAs and salicylic acid may dry or irritate your lips. (They're often found in cold sore treatments, which are not lip balms, even if they're used as such.)

Experts appear to agree that it's possible to become a habitual lip balm user: you get used to the feeling of moist lips, and if you stop using lip balm, your lips feel comparatively dry and uncomfortable. Furthermore, if you stop using lip balm you may lick your lips more, which will lead to them drying out and chapping.

Lip balm is recommended if you lick or chew your lips — but avoid flavoured ones that make it even more tempting. Also avoid any that contain the potential irritants mentioned. Many in Australia also contain a sunscreen — an added benefit.

Oh, and in case you're still wondering, Carmex doesn't contain fibreglass!

The verdict

Using lip balm can become a habit, but there's no proof it's addictive.

ASBESTOS IN TAMPONS

Most women with email will have received one warning that tampons contain asbestos and dioxin.

The claims

The emails suggest that manufacturers put asbestos in tampons to induce heavier bleeding and therefore greater profits for themselves. Tampons also contain dioxins, a carcinogenic by-product of the bleaching process.

The facts

The email has been circulating for many years and has been investigated several times by the Therapeutic Goods Administration (TGA) and other health authorities world wide.

The TGA says there's no evidence that tampons contain asbestos, and tests have found that dioxin levels in tampons are at or below the detectable limit.

The verdict

One for the urban myth pages.

SLS CAUSES CANCER

You may have read on certain websites or received a warning by email about products (such as shampoos and toothpastes) containing sodium lauryl sulphate (SLS) and sodium laureth sulphate (SLES — also known as sodium lauryl ether sulphate).

The claims

SLS and SLES can cause serious health problems after long-term use, including cancer.

INFORMATION SOURCES

- *www.snopes.com (investigates urban legends).*
- *www.health.gov.au (Federal Department of Health and Ageing).*
- *www.ncbi.nlm.nih.gov/entrez (PubMed – medical abstracts index).*
- *www.fda.gov (US Food and Drug Administration, which often looks at product safety issues, particularly in relation to urban legends).*

As "proof", we're told that SLS and SLES are found in car wash soaps, garage floor cleaners and engine degreasers — the implication being that if they're that strong, they must be bad.

The facts

SLS and SLES are surfactants (wetting agents) and foaming agents, and are added to personal care products to remove and emulsify grease from skin or hair and to create a nice lather.

SLS is tasteless, and is used in toothpastes and mouthwashes. If you swallow a lot of toothpaste (enough to constitute an overdose), you might suffer various tummy troubles, but there's no evidence it causes cancer.

SLES tastes soapy and tends to be used in shampoos because it's less irritating than SLS to the eyes. High concentrations and prolonged contact can cause skin or eye irritation, but there's no evidence it causes cancer.

The American Academy of Dermatology recommends

Chemicals to avoid in personal care products

There are literally hundreds of websites with information about dangerous chemicals often found in personal care products.

The suspect ingredients

- **Propylene glycol** is the key component in anti-freeze, and is a surfactant and solvent. It's claimed that its Materials Safety Data Sheet (MSDS) warns against skin contact because of systemic effects on the brain, liver and kidneys. It's also claimed to be a possible carcinogen, and may cause dermatitis and allergies. It's used in make-up, hair products, toothpaste and even food processing.
- **Isopropyl alcohol:** A solvent and denaturant for alcohol (it makes alcohol poisonous without affecting its other properties) used in anti-freeze, aftershave, perfumes and hand lotion (among other things). Inhalation or ingestion causes headaches, flushing, dizziness, depression, nausea, vomiting, narcosis and coma.
- **Polyethylene glycol (PEG)**: Used in caustic spray oven cleaners, shampoo and facial cleansers. It's claimed to strip moisture and leave the immune system vulnerable; potentially carcinogenic.
- **Phthalates:** The main phthalates used in cosmetics include dibutylphthalate (DBP), diethylphthalate (DEP) and dimethylphthalate (DMP), and they're used as plasticisers in nail polish and hair spray (it keeps them flexible), and as solvents and perfume fixatives.

  The anti-phthalate lobby blames phthalates for increases in certain disorders of the human male reproductive system, including undescended testes, hypospadias (where the urethral opening is misplaced), reduced sperm quality and even testicular cancer. The use of phthalates in plastic (PVC) baby toys has been banned in many countries because of these concerns.
- **Diethanolamine (DEA):** A foaming agent and emulsifier that's claimed to cause cancer. It's found in creams, moisturisers, shampoos and conditioners.

The facts

Many chemicals (including **propylene glycol** and **isopropyl alcohol**) are dangerous in high concentrations (or high doses, when administered to laboratory animals) and industrial quantities. Some people will also react to some of them in the smaller quantities such as you'd find in personal care products: if that's you, it makes sense to avoid them.

Patrons of the dangerous-chemicals-at-every-turn lobby often cite information provided in the chemicals' MSDS. All chemicals have an MSDS, and it provides information about all possible hazards (accidents, prolonged exposure, etc) and how to deal with them. But MSDS aren't targeted at consumers — they're relevant for people who work with industrial quantities of concentrated chemicals, not those who use them in diluted and very small quantities.

Phthalates are suspected endocrine-disrupting chemicals (EDCs) and at least one (DBP) has been shown to cause birth defects in male rats when given to pregnant females in high doses. But the pro-phthalate lobby says the amount we're exposed to is too low to have any effect, and it's quickly broken down in the body and excreted, so there's no build-up.

Unfortunately the jury's still out on phthalates. A World Health Organization review about the current state of scientific knowledge about EDCs in general concluded that not enough is known about the effects of low-level chronic exposure to EDCs, and that further research is urgently needed.

Products made with **DEA** and related ingredients (**triethanolomine** and

avoiding SLS and SLES because they strip fatty acids, moisture and amino acids from hair and skin. This increases dryness and roughness and disturbs the healthy growth process of new hair and skin. Even if you rinse thoroughly, a small amount remains.

The verdict

There's no evidence SLS and SLES cause cancer, but they may dry or irritate your skin. It certainly makes sense to avoid them in products such as moisturisers that stay on the skin for long periods of time.

DIHYDROGEN MONOXIDE KILLS

A small but dedicated group of people have all but declared dihydrogen monoxide (DHMO) the scourge of our times.

The claims

It's killed countless thousands of people, and harmed even more. It's a major ingredient in all sorts of deadly poisons and is often used as an industrial solvent and fire retardant, and in chemical weapons manufacture. It's been discovered in virtually all cancers and tumours, it can cause horrendous skin burns and if inhaled you can die.

Cosmetics manufacturers often use DHMO — it's very cheap and provides a useful vehicle for active ingredients. Drug companies also use it in some pharmaceuticals. In fact it's just about everywhere: in the air you breathe, the food you eat (even so-called 'natural' foods) and liquids you drink.

Withdrawal symptoms, for those who've become dependent, include dizziness, fainting, delirium and death. Amazingly, government authorities consistently refuse to ban it because it's deemed too important for the economy.

The facts

The claims are all true. If you've never heard of DHMO (molecular formula H_2O), you might know it by one of it's other names: hydrogen hydroxide, hydronium hydroxide, hydric acid or, most commonly, water. Yep, water.

Water can be dangerous, or used in dangerous applications, as outlined above. That doesn't mean it's inherently dangerous — it's usually safe and rather nice.

But by using scaremongery similar to that we've described in regard to some personal care products, spoof campaigns to ban DHMO have succeeded in convincing the naive and gullible to join the cause.

The verdict

Don't take everything you read at face value. Contemplate, investigate and evaluate their validity yourself — see *Information sources*, page 27. ■

monethanolamine) may contain residual levels of **nitrosamines**. These are chemicals that may form as a by-product of manufacturing processes and have been found to cause cancer in animals.

However, nitrosamines are avoidable: you need an amine in combination with a nitrosating agent in order to create them. The Australian Society of Cosmetic Chemists, a cosmetics industry organisation, recommends manufacturers ensure any amine-containing formulations don't also have nitrosating agents.

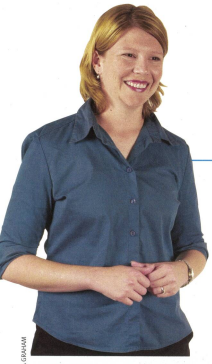
Another carcinogenic incidental contaminant is dioxane (specifically 1,4-dioxane), which can be found in **polyethylene glycol** (PEG) and related substances. Again, it can be controlled with appropriate manufacturing methods.

The verdict

It's possible that at some point in the future, when these chemicals have been in use for many decades and/or more rigorous studies have been conducted, that some long-term detrimental effects may be discovered. In the absence of good evidence of harm, it's a matter of deciding whether the benefits of using products containing these ingredients outweigh the potential risks.

It may not surprise you that many of the websites providing this information have a vested interest in scaring you — they're often selling so-called 'natural' products that don't contain these "dangerous chemicals".

Prepare to HAGGLE



TAMARA GRAHAM

JUST ASKING

Last year Kellie and her husband shopped around for health insurance. At the time many funds were offering special deals, such as one month's free cover, but unfortunately not the fund they were interested in, which had the cover options they wanted. So Kellie asked whether they'd match the other funds' offer.

The customer service officer hesitated at first and put her on hold. Then he asked whether she'd join up that day, and Kellie agree to it. "Within 30 minutes he called back and matched the offer," Kellie said.

"Within 30 minutes he called back and matched the offer."

SUBTLE (OR NOT SO SUBTLE) THREATS

Mike managed to get an $800 application fee dropped when his home loan was up for renewal. He simply took a folder full of other banks' pamphlets to the meeting with his bank manager and started reading them conspicuously when the manager showed little interest in dropping the fee. He then told the manager that his bank compared well with the others, except for the $800 application fee, to which the bank manager promptly responded: "What $800 fee?" Mike told three of his friends about this strategy and lent them the pamphlets — it worked for all of them.

"What $800 fee?"

Lorelei too ended up with fewer bank fees to pay because she spoke up. Last year, when she received a statement for her credit card account that listed an annual fee, she threatened to close the account. "The fee was immediately waived and the following month I received a statement with a reversal of the annual fee," she said.

STOP PRESS: Just as we went to press, Lorelei told us the bank wouldn't waive the fee this year. Bad luck, but at least she saved one year's fee.

DREW FITZGIBBON

"The fee was immediately waived and the following month I received a statement with a reversal of the annual fee."

IN A NUTSHELL

- **Several readers told us** *how they haggled for a better deal ... and got it.*
- **You won't lose anything** *by asking and may well save yourself a lot of money.*

Are the competitors of your bank or credit and insurance providers offering a better deal? You know switching over might save you money, but you can't be bothered with the paperwork involved in changing accounts or insurance?

Going by our readers' experiences, you might well be able to get the best deal *and* stay with the company you know ... if you're prepared to haggle.

When buying a car or property, haggling comes pretty naturally for most of us, but for things like insurance, credit or bank accounts we often accept rates and premiums without objection and don't even think about asking for a better deal.

But our readers' experiences, given here, show all too clearly that haggling for money products may well pay off and is certainly worth a try if other companies are offering better deals. All you need is a little time for research.

HAGGLING SUCCESSULLY

Previous articles CHOICE has published are a good place to start your research. If you're a subscriber to the magazine, use the four-year index in each June issue to find the articles you need, or go to www.choiceextra.com.au and click on the index. Then go to 'I' for the insurance articles published in the past few years, 'B' for the bank reports and 'F' for articles on other financial services such as credit cards and home loan packages.

Haggling for a good deal from your bank, finance or insurance company could save you a lot of money.

Subscribers to CHOICE Online can also get access to various interactive databases comparing accounts, insurance, etc, and to daily updated information and interest rates on credit cards, short-term investments and bank accounts. Go to www.choice.com.au/money if you're already a subscriber to CHOICE Online; if not, you can subscribe via CHOICEextra.

- When you've got enough information on the product you're after, phone a few companies and get their quotes. With this information at hand, phone your current bank, insurance or finance company and ask whether they can match or beat the best deal. Such a simple question got Kellie a month's free insurance (see *Just asking*, far left).
- Don't take no for an answer if your request is refused straightaway. Ask to speak to the manager, or ask the phone operator to check with their manager. And if they knock you back too, you could even try another branch of the institution — managers there might take a different view.
- Threats to take your business elsewhere might help your request along — it worked for Mike and Lorelei (see *Subtle threats*, far left). Make sure, though, you tell the manager, not just a member of the customer service staff.
- If one company is undercutting another, play them off against each other. Kathy achieved a much lower interest rate for her car loan with this strategy (see *Beat that*, above right).
- Remind the company that you've been a customer for a while or that you have several of its products; your loyalty can be a bargaining tool (see *Loyal customers*, right).
- Don't be afraid to haggle. You won't lose anything if it doesn't work. And if you want to take your business elsewhere, you'll have quotes at hand to choose from.

BEAT THAT ... AND THAT...

A few years back, Kathy saved a lot of money on a $19,500 car loan when she played two finance companies off against each other. Whenever she told one company about the other's lower offer, they'd keep offering her a lower interest rate. At first she was quoted 11.9%; in the end she got the loan for 8.5%. Over five years, this lower interest rate saved her more than $2000.

"I had assumed those sorts of loans had set interest rates, but obviously I was wrong. We saved thousands," she said.

"We saved thousands."

DREW HYDE/BRIDGEMAN

LOYAL CUSTOMERS

When Vanessa and her husband arranged a home loan, they asked the bank to waive all fees on all the family's accounts because they'd be getting enough money out of them from the interest. The bank obliged and waived all fees, except for their credit cards.

And when they paid off the loan, they still didn't pay fees — they insisted they shouldn't have to because they'd been customers for over 30 years. "We've told a few friends about this and a couple of them were able to get the same deal, but a few couldn't — maybe they weren't forthright enough!" Vanessa said.

DREW HYDE/BRIDGEMAN

The bank obliged and waived all fees, except for their credit cards.

Buying MEDICINES ONLINE

Buying your medicines online or by mail order is convenient and could save you money, but be aware of the risks.

IN A NUTSHELL

Too embarrassed *to talk to a doctor about a medical problem? Some overseas websites can provide a prescription as well as the drug you want, but you could be taking a big risk with your health.*

Buying medicines *online from an Australian site involves fewer risks, as all source their medicines from genuine, approved or registered pharmacies.*

With a quick click of the mouse, you can reserve a seat at the theatre, buy an airline ticket or your groceries. Online or e-pharmacies offer you the same convenience when buying medicines, but the risks involved can be much higher than for other internet transactions.

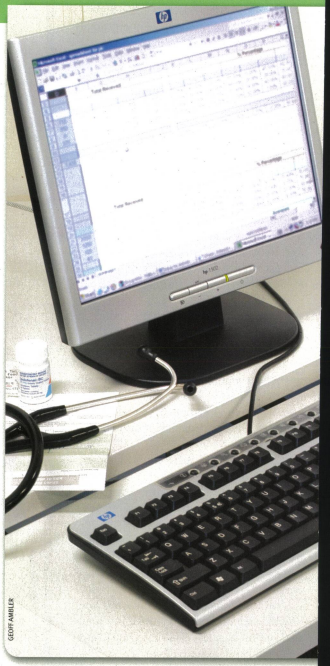
Hundreds of websites sell over-the-counter (OTC), complementary (alternative) and prescription medicines. Many of these are legitimate enterprises, either solely set up for sale of medicines by mail order, phone or the internet, or conventional pharmacies offering a convenient and cost-effective online service.

But there are also less ethical operators, so-called 'rogue' sites, that because of the borderless nature of the internet present very real risks to consumers all over the world. For hints on how to recognise them, see *Avoiding the pitfalls*, page 35.

THE SITUATION IN AUSTRALIA

While the total number of e-pharmacies operating at any one time is difficult to establish, it's estimated around nine to 12 are currently operating from Australia. The ones we found are approved or registered and operate within Australian rules and regulations, which means they'll dispense prescription medicines only with a valid prescription and won't combine selling the drug with prescribing it.

Buying medicines online hasn't yet proved as popular here as in the US, where in 2000 around 10% of all drug sales were made via email or mail order. Around the same time, a South Australian study of around 3000 people aged 15 and older found that roughly one in five had looked for health information online, but only 1% had bought medicine via the internet.



GEOFF AMBLER

THE ADVANTAGES

You don't have to physically go to a pharmacy — or from one to another, if you're after a less commonly stocked item. This will save you time and is particularly convenient if you're housebound or live far from a pharmacy.

You can easily make price comparisons online, compare prices with those from your local pharmacy and find the cheapest supplier. This may be of particular interest if you regularly buy OTC or complementary medicines, need more than one product (to make the delivery fee more cost-effective) or need regular supplies such as bandages, contact lens solutions, hearing aid batteries and the like.

You'll have health and medical product information instantly at your disposal. This can be a good thing if you want to self-manage a simple medical problem from a position of knowledge, but Australian research found the level of information provided on many pharmacy sites inadequate — see *'Surfing' and self-medicating not safe*, page 35, for more.

US Federal Trade Commission's Bureau of Consumer Protection was quoted as saying in 2000. "Consumers now spend millions on unproven, deceptively marketed products on the web."

But as we've said so often before, if it sounds too good to be true, it probably is. And if by any chance your doctor confirms the claims and agrees the product could help with your problem, you'll probably get it cheaper in Australia — perhaps even much cheaper on prescription — than from a questionable overseas site, where you'll have no guarantee that your personal and medical records are kept safe.

RISKS APLENTY

Rogue pharmacy sites bypass, in one sense or more, the consumer protection mechanisms built into the process of obtaining a prescription and then getting it filled.

For example, these websites may offer you a prescription service, usually for an 'online consultation' fee. You have to fill in a questionnaire and the data you provide is then used to determine whether you should be prescribed the drug.

> As one expert says of the internet, "Miracle cures, once thought to be laughed out of existence, have found a new medium. Consumers now spend millions on unproven, deceptively marketed products on the web."

So don't use health information from the internet to replace a personal consultation with a health professional. Use it as a 'second opinion', so to speak, to back you up in your discussions.

ANONYMOUS AND PRIVATE?

One other reason why buying drugs online may look attractive to some people is the apparent anonymity the internet provides. You may be uncomfortable talking to a doctor or pharmacist about, say, your sexual dysfunction problem. Or you may well know that lifestyle changes such as more exercise and attention to your diet could help with unwanted weight gain, but the product you saw advertised online promises quick results without embarrassing consultations.

According to officials from the US Food and Drug Administration, many sites specialising in products claimed to improve sexual performance, hair growth or weight loss are legally "questionable". "Miracle cures, once thought to be laughed out of existence, have found a new medium," the director of the

Sure, it's a quick and easy enough way to obtain a medicine without having to arrange a doctor's appointment, but would you really *want* to take any risks with your health?

Forgoing a physical examination and face-to-face consultation with a health professional could mean you get a product that's inappropriate for your condition or can have dangerous interactions with other drugs you take. The information you provide may not be sufficient for the doctor at the dispensing pharmacy to detect any other underlying medical problems.

Even if you know the drug and have been taking it for a while, you can't be sure you're getting the same one if you're buying it from a website overseas, where it may be a different formulation from the one sold in Australia.

It may also be difficult to establish whether the site you're buying from is a legitimate pharmacy selling quality products or an unethical site selling outdated, unapproved, contaminated or counterfeit drugs. Taking an inefficient drug that doesn't contain what it's supposed to isn't only frustrating because you won't get any benefits, but could be dangerous because you aren't getting the treatment you may need.

According to research from the UK, in about 25% of consumer/pharmacist consultations in a 'bricks-and-mortar' pharmacy no sale is made and people are often

advised to see a doctor. But with an online pharmacy, how high do you think your chances are that the drug won't be prescribed — or the dispensing pharmacist advises against your buying a particular OTC or complementary medicine — if it's their primary business to sell these products?

And last but not least, buying medicine from a foreign site leaves you open to all the problems associated with online purchases from overseas. The sale could be governed by different laws, which could spell problems if you want to return the product, and your health or credit card details mightn't be secure. A 2001 survey of 33 sites in the US revealed that only 40% used a secure transmission mechanism for patient or payment information.

TACKLING ROGUE SITES

In the US, the National Association of Boards of Pharmacy responded to the emergence of unethical pharmacy sites with the Verified Internet Pharmacy Practice Sites (VIPPS) program. People buying from pharmacies that display the VIPPS symbol on their websites can click on the link and get certification details from the US National Association of Boards of Pharmacy. Or they can check on its website (www.nabp.net) to find registered pharmacies.

In Australia a similar program was discussed, too, but authorities here thought our approval and registration requirements for pharmacies and pharmacists, together with the requirements for dispensing subsidised prescription medicines under the Pharmaceutical Benefits Scheme (PBS), were sufficient safeguards.

Despite the huge potential for problems, there's very little evidence in Australia that online sales of medicines have in fact caused people harm. It seems Australians have been generally cautious when it comes to drug sales via the internet. And there's less reason for taking the risk — medicines are generally much cheaper here than in the US, and if you have a PBS prescription, you'll pay the same for the drug no matter whether you go to your local pharmacy or online (except, of course, for delivery fees).

IS IT LEGAL?

While it's illegal for, say, a US-based internet pharmacy to sell a drug that hasn't yet been approved here, there's very little authorities can do to stop it from selling the drug, if it's approved in the US.

The Therapeutic Goods Administration introduced the 'Personal Import Scheme for Unapproved Medicines' to allow people with a rare and serious disease to import on their doctor's advice certain drugs that aren't yet available or approved but could be beneficial for their condition. But it stresses that Australian authorities can't guarantee the safety, efficacy or quality of any drug that hasn't yet been approved here.

So, apart from a few exceptions for prohibited and certain injectable drugs, people in Australia who have a valid prescription for a drug for their personal use are allowed to import it up to five times a year, as long as the quantity doesn't exceed three months' supply according to the manufacturer's instructions. For more on the scheme, go to www.tga.gov.au.

ANTHONY SAMPERS

'Surfing' and self-medicating not safe

According to an Australian study, people who self-select medicines online have insufficient information to make informed decisions about their safe and appropriate use.

In 2001, researchers from Victoria and South Australia assessed the level and adequacy of advice and information provided by 104 internet pharmacy websites in 13 countries, including 12 sites in Australia. They found that only 51 of the 104 websites provided some information about medicines. Overall the quality of the health information provided was poor.

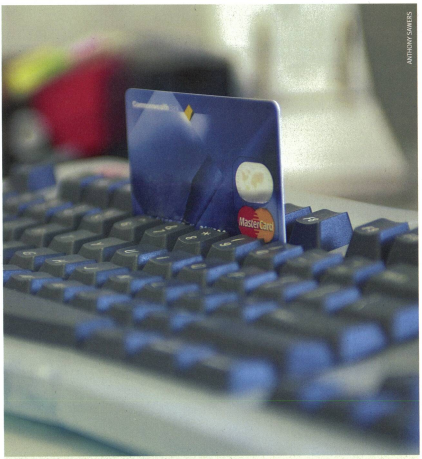
The researchers were able to buy from 27 e-pharmacies (in Australia, Canada, New Zealand, the UK and US) either one or two commonly available over-the-counter and complementary medicines — Sudafed (which contains pseudoephedrine hydrochloride and is often illegally misused to manufacture amphetamines), and a St John's wort product, which interacts with many medicines.

All 27 pharmacies appeared to be registered, and none sold prescription medicines without a prescription written by a doctor. But of the 26 that supplied the St John's wort product, only five asked for consumer information that could have enabled them to detect a potential drug interaction. And only three of these counselled the consumer and correctly referred them to their doctor before they started self-medication.

The Pharmaceutical Society of Australia's standards for distance dispensing and internet sales specify that pharmacists must safeguard the privacy and confidentiality of the patient, deliver the correct product with appropriate information to the patient and promote safe, correct and appropriate use of medicines.

According to the study, internet pharmacy standards were in place in most of the countries from where the medicines were sourced, but most of the e-pharmacies in the study failed to uphold the intent of these standards. "This leaves consumers at risk of self-medication misadventures," says Tracey Bessell, one of the study's authors from Monash Institute of Health Services Research.

The researchers also found that product and delivery costs varied greatly, the latter from $3.28 to $62.70 — they were most expensive for deliveries from the US. Delivery times, too, varied a lot, from as little as two days to 18.



ANTHONY SAMRES

Avoiding the pitfalls

If you want to buy your medicines online, use the same common sense as with any other purchase.

Talk to your health practitioner before taking any medication for the first time.

Make sure the e-pharmacy gives full contact details (including a physical address), advice and information about the products it sells, and its security arrangements and privacy policy.

Look for an Australian e-pharmacy to avoid the pitfalls of ordering from overseas.

If your prescribed medication isn't yet available in Australia and you need to buy from a pharmacy in the US, look for the VIPPS symbol — see *Tackling rogue sites*, far left, for more on this.

When comparing prices, factor in the cost of delivery (postage, shipping and handling charges).

Don't buy from an online pharmacy that:

Offers to sell a prescription drug without a prescription.

Offers a prescription service and will sell you a prescription drug for the first time if you haven't had a physical examination.

Displays no address on its website — you've got no indication where you're ordering from.

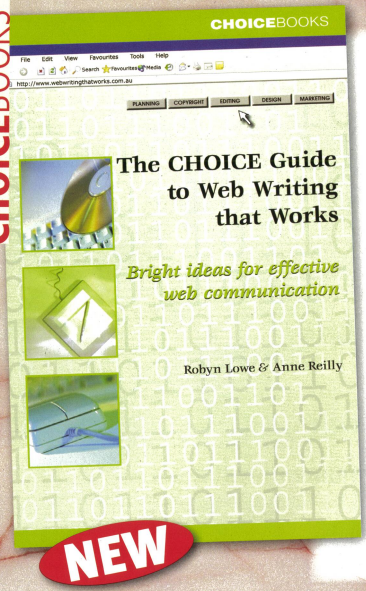
The US Food and Drug Administration also advises consumers to beware of sites that:

Advertise a 'new cure' for a serious problem or quick-fix solutions for a wide range of ailments.

Use impressive-sounding terminology to disguise a lack of good science.

Claim others have conspired to suppress a product.

Include undocumented case histories claiming 'amazing' results.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THE CHOICE GUIDE TO WEB WRITING THAT WORKS

Robyn Lowe and Anne Reilly

With billions of pages making up the web and *millions* more coming online every day, what can you do to attract readers to your site and keep them coming back? Producing an effective website is about much more than typing some text and sending it live. It requires planning, tailoring and frequent revision. By using a few basic principles, you'll increase the numbers who visit and revisit your website.

The CHOICE Guide to Web Writing that Works is full of essential, practical information for anyone wanting to communicate effectively via the Worldwide Web. It:

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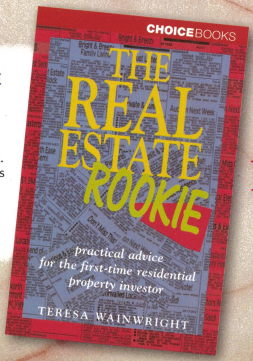

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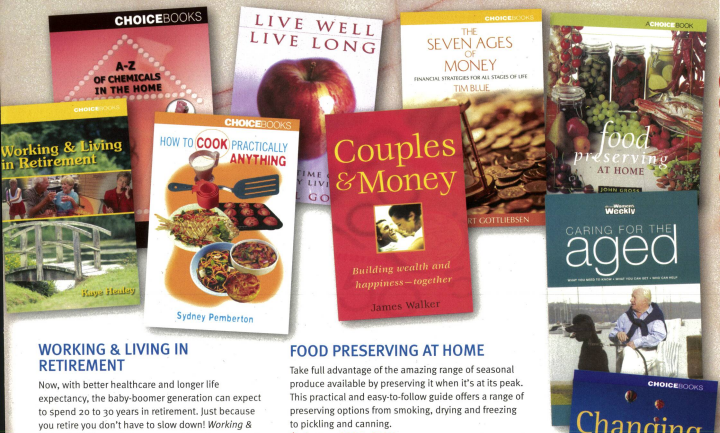

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LIVE WELL, LIVE LONG

A practical and easy-to-follow illness prevention program for the whole family. More than a diet book, it includes sensible information about health and vitality for all ages.

$29.95 CODE: LWLL

COUPLES & MONEY

Couples & Money offers ways for couples to talk about money, resolve conflicts and create financial plans that benefit them as both individuals and part of a couple.

$16.95 CODE: C&M

THE SEVEN AGES OF MONEY

The Australian's Tim Blue examines what your financial needs might be at any stage of your life, and then offers tips towards achieving future financial independence.

$22.50 CODE: SAM

FOOD PRESERVING AT HOME

Take full advantage of the amazing range of seasonal produce available by preserving it when it's at its peak. This practical and easy-to-follow guide offers a range of preserving options from smoking, drying and freezing to pickling and canning.

$26.10 CODE: FPAH

CARING FOR THE AGED

Written for an Australian audience, this book provides comprehensive advice and contacts at all levels of the community for health, housing services, finances and relationships.

$24.95 CODE: CFTA

CHANGING COURSE

Retirement needn't be regarded as the end of meaningful work but rather another stage in life. This book is aimed at those who still want to feel connected to society, participate in meaningful activities, even start a new business.

$19.80 CODE: CHCO

THE CHOICE WINE BUYING GUIDE 2004

Whether you enjoy reds, whites or sparkling wines, you'll find most of the 453 wines tasted for this book at your local bottle shop. It includes an eight-page colour section featuring 15 wines specially recommended for their high scores and excellent value for money.

$30.00 CODE: WG04

BUT WHY ME?

With so many people being retrenched every year, psychologist David West's book on facing up to and coping with redundancy is both long overdue and timely. This book offers guidance on refocusing your life, whether by getting fair payout entitlements or finding another position.

$20.00 CODE: BWME

FACEFACTS

Know what you're really putting on your face, skin and hair! Read *Facefacts* and find out.

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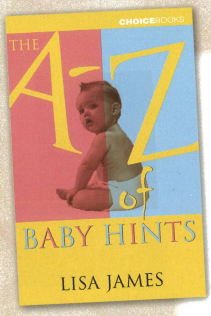
CHOICEBOOKS



THE A–Z OF BABY HINTS
Lisa James

What is it about having a baby that prompts almost everyone you know to offer all their family tips and hints? And why is it that when they might actually be useful you've forgotten them?

Lisa James, author of our *A–Z of Handy Hints* and *A–Z of Gardening Hints*, has compiled this book that's overflowing with all the helpful hints and tips you try to remember but never can. Whether it's hints on air travel, babysitters, co-sleeping or just getting those ZZZZZZs, you'll find a wealth of advice to help you cope with your baby or toddler.

$22.50 CODE: AZBH

BABY GAMES AND KIDS' GAMES

These books offer hours of entertainment and education for your child, and for you — games, songs, rhymes and crafts for newborns to six-year-olds.

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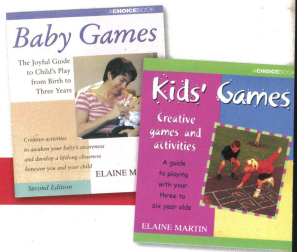
KIDS' GAMES (3–6 years) $19.80 CODE: KGCB


CHOICEBOOKS
Baby Games
The Joyful Guide to Child's Play from Birth to Three Years
Creative activities to awaken your baby's awareness and develop a lifelong closeness between you and your child
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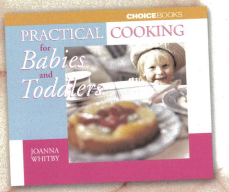

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Eighth edition

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$15.00 CODE: CBP8

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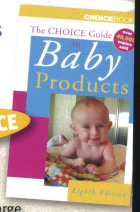

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RAW OR COOKED?

To get the most nutrients from fruit and veg, you might think raw always beats cooked — but not so. Some nutrients are lost during cooking, while others become more available to your body.

So not only is it good to eat plenty of fruit and veg, but there are also definite benefits to eating them in a variety of forms.

Not so squeezie

Many people squeeze fruit to check for ripeness, but doing this can damage the fruit. The Horticulture and Food Research Institute of New Zealand has been involved in the development of a label that changes colour in response to compounds that are released when fruit ripens. RipeSense uses a spectrum of colours so you can tell what stage of ripeness the fruit is at, and buy accordingly. It's currently being trialled on pears in the United States and, if successful, will be introduced to other fruits. It may mean more packaging, but hopefully less bruised fruit.

Are the salads really better?

After spotting the ads claiming that "even the salads are better at Hungry Jack's", we thought we should check them out.

We found that, without dressing, the garden and chicken salads from **HUNGRY JACK'S** and **McDONALD'S** are pretty good choices (see the table, right). What makes a difference are the dressings.

While both chains' dressings add a fair bit of salt, none of the dressings at **McDONALD'S** pumps up the fat as much as most of **HUNGRY JACK'S** offerings. **HUNGRY JACK'S** French dressing is a good low-fat choice, but its 1000 Island and Caesar dressings contain at least two teaspoons (10 grams) per serve.

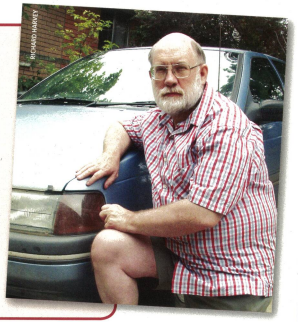
If you want a chicken Caesar salad, **McDONALD'S** offers a low-fat Caesar dressing that keeps the fat down in its **Chicken Caesar salad**, and it compares well to even the undressed **HUNGRY JACK'S** version.

Company (in order of lowest-fat salad)	**Salad**	**Dressing**	**Fat** (g / serve)	**Sodium** (mg / serve)	**kJ / serve**	**Serve size** (g)
HUNGRY JACK'S	Garden salad	No dressing	<1	32	172	173
HUNGRY JACK'S	Garden salad	French	<1	472	262	213
McDONALD'S	Garden mixed salad	No dressing	3.9	106	307	157
McDONALD'S	Garden mixed salad	French	4.0	355	381	187
McDONALD'S	Roast chicken salad	No dressing	6.5	543	872	295
McDONALD'S	Roast chicken salad	French	6.6	792	946	325
McDONALD'S	Chicken Caesar salad	No dressing	7.1	719	830	223
HUNGRY JACK'S	Garden salad with chicken	No dressing	7.2	585	661	239
HUNGRY JACK'S	Garden salad with chicken	French	7.3	1020	752	279
McDONALD'S	Chicken Caesar salad	Caesar	7.4	1037	948	255
HUNGRY JACK'S	Caesar salad	No dressing	9.2	709	806	143
HUNGRY JACK'S	Garden salad	1000 Island	10.8	280	711	213
HUNGRY JACK'S	Caesar salad with chicken	No dressing	15.8	1260	1300	209
HUNGRY JACK'S	Garden salad with chicken	1000 Island	17.4	833	1200	279
HUNGRY JACK'S	Caesar salad	Caesar	21.3	1260	1370	183
HUNGRY JACK'S	Caesar salad with chicken	Caesar	27.9	1820	1860	249

(A) *McDonald's Caesar dressing sachet recommends a serve size of 15 mL — half the sachet. We don't think many people would only use half, and McDonald's nutrition information (given here) includes the whole sachet.*

Hungry Jack's McDonald's Hungry Jack's McDo

Bingle hits premium hard



A good driving record may no longer help you and your no-claim bonus (NCB) if you have an accident that's your fault.

At an intersection, David McKay from Bathurst, NSW, hit the car in front when travelling at about 10 km/h. When his next premium was due, his insurer told him he would lose part of his NCB and be charged a higher premium. "I've been continuously comprehensively insured since 1976 and this was the first time I'd claimed for an accident that was my fault," says David.

Most insurers give you the option of paying extra to protect your NCB, and some even protect it free of charge. Shop around for a good deal.

"I shopped around and found another insurer that was happy to insure me at the full no-claim bonus," David says.

We're currently updating our car insurance survey for the new CHOICE *Money & Rights* magazine. Look out for a complimentary copy of the magazine to be distributed to all CHOICE subscribers in April.

Domestic workers' compensation

When you hire or employ cleaners, gardeners, child minders or other help around the home, your legal responsibilities expand significantly. If a worker is injured on your property, you may be liable.

Make sure you take out enough **public liability insurance** to cover potential personal injury claims. This is often a component of home insurance policies, but check yours carefully to make sure domestic workers aren't excluded.

Additionally, check that anyone you hire has their own **workers' compensation insurance** cover. If not, you'll need to take out domestic workers' compensation insurance. Even if they do have this cover, it's best to have your own as well. It may be available as part of your home insurance policy, but usually it's an option you pay extra for.

Various insurance companies offer domestic workers' compensation insurance for around $40 annually. Contact the Workcover Authority in your state.

Also, never admit liability — you may void your insurance cover for both public liability and domestic workers' compensation.

Keep an eye on the due date

Telstra has announced that it'll be increasing its penalty for bills not paid by the due date to $11 if the amount is over $130. This will affect about a quarter of the bills issued by Telstra.

The current $5.50 fee will remain for bills between $65 and $130, while no penalty applies to bills under $65 — a rise of $10 on the previous no-fee threshold.

Optus has been charging $11 for some time, but this fee only kicks in 45 days from the issue date of the invoice on any outstanding amount above $30. And if the outstanding amount is over $100, interest will be charged.

If you're charged a late fee consider querying it with the phone company. Let them know the circumstances — or even if you simply forgot — and ask them to waive the fee.

If you can't pay any bill on time it's worth talking to the biller, as there may be various payment options available to suit different circumstances or the company may be willing to make a special arrangement.

TOAST -terrific?

Getting closer to finding the perfect toaster ...

IN A NUTSHELL

- **Good toast doesn't** *have to cost a lot: two of the top three toasters cost $40 or less.*
- **Crumpets and muffins** *are a challenge for some models.*

Could the toaster be the most popular kitchen gadget of all? With about one million sold in Australia every year it just might be. But how many of us are living with less than perfect toast?

To find out we tested all the extra-wide, two-slot toasters we could find under $100 that have cool-touch walls — a good safety feature for an appliance that spends its life on the kitchen bench.

We put the toasters through their paces in a variety of tests: how well they cooked slice after slice to the same even shade of brown, plus how well they handled single slices and frozen bread. We also checked their performance on crumpets and muffins — see right.

THE BEST THING SINCE...

Three toasters have a performance edge over the others: the **KAMBROOK Wide Slice, TEFAL Avanti Elite Hi-Speed** and the **MISTRAL Hi Rise High Lift.** They came close to delivering the CHOICE goal of perfect slices of toast, and the **KAMBROOK** costs just $30.

The others did a reasonable toasting job. Evenness of browning pulled the bottom three down (see the table, page 42), while others weren't so good with frozen bread or just a single slice.

- If you always toast frozen bread, stick with the top-scoring **KAMBROOK** or **MISTRAL**, which handle frozen bread the best.
- If you often just toast one slice, the same **KAMBROOK** and **MISTRAL** are the best, along with the **SUNBEAM Quantum Thick & Thin.**

CRUMPET CHECK

Crumpets can be a toaster challenge: the bottom can burn while the top still isn't brown. Some of the toasters tested have a crumpet setting and they worked well (see the table for model details). However, two models were rather crummy with crumpets:

- The **SANYO Cool Touch** doesn't have a self-centring mechanism, so the crumpets tend to get stuck, although they turned out well. Also, this toaster has significantly narrower slots than the other 'extra-wide-slot' toasters we tested — which didn't help crumpet removal.
- Although the **TEFAL Avanti Elite Hi Speed** has a high-lift lever that works OK for sliced bread, it doesn't lift up high enough for easy, burnt-finger-free crumpet removal. The crumpets themselves were fine, though.

WHAT TO BUY

	BEST BUY	
KAMBROOK Wide Slice	◀ BEST BUY ▶	$30
TEFAL Avanti Elite Hi Speed		$70
MISTRAL Hi Rise High Lift		$40

Brand / model (in rank order)*	PERFORMANCE			TOASTING SCORE COMPONENTS				
	1 Overall score (%)	2 Ease of use score (%)	3 Toasting score (%)	Repeatability score (%)	Evenness score (%)	Single slice score (%)	Frozen bread score (%)	4 Toasting time (fin cycle, min
KAMBROOK Wide Slice KT97	87	76	91	100	85	85	93	2:38
TEFAL Avanti Elite Hi Speed 5386.70	87	78	91	100	100	60	78	2:05
MISTRAL Hi Rise High Lift MET30WE	83	68	90	100	85	85	85	3:36
DELONGHI CKT931 **(A)**	75	76	74	75	85	50	70	2:56
SUNBEAM Classic Electronic TA200	74	70	75	85	70	70	68	2:08
BREVILLE Avance Crumpet Control BT650	72	76	70	70	85	40	65	2:43
SUNBEAM Quantum Thick & Thin TA4200	72	68	74	70	75	85	73	2:12
BREVILLE Zip Digital Electronic BT680	71	84	66	70	70	50	60	2:22
SANYO Cool Touch SK200 **(A)**	69	56	74	100	60	60	60	2:42
TIFFANY Cool Touch TA-261	67	68	67	85	50	70	60	2:32
TEFAL Avanti Hi-Speed 8757.51	66	58	69	85	50	70	78	1:38

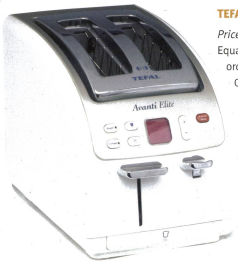
Profiles

The models in the What to buy list are profiled in rank order.

KAMBROOK WIDE SLICE KT97

BEST BUY *Price:* $30

Equal best overall: makes excellent toast and browns consistently under high toast demand. It's one of the best for toasting a single slice of bread and excellent for frozen bread. It toasts crumpets and muffins well and it's very easy to clean the crumb tray.



TEFAL AVANTI ELITE HI SPEED 5386.70

Price: $70

Equal best overall, with a perfect score for toasting ordinary sliced bread evenly and consistently. It's OK for single slices and good for frozen bread, and toasts crumpets well but muffins a bit unevenly (but they're both hard to remove — see *Crumpet check*, page 41). It has excellent controls with a digital readout, and its crumb tray is very easy to clean. Its chrome look may be difficult to keep shiny.

MISTRAL HI RISE HIGH LIFT MET30WE

Price: $40

Makes excellent, consistently brown toast under high demand. It's one of the best for toasting a single slice and also very good for frozen bread, and it toasts crumpets and muffins well. It's very easy to clean the crumb tray. Unfortunately it's the slowest toaster in the test, its browning control is fiddly to use and its markings don't stand out well.

WHAT ABOUT THE REST?

- The **DELONGHI** and **SUNBEAM Classic Electronic** rated next highest after the top three but were let down by their single slice and evenness scores respectively.
- The **BREVILLE Advance Crumpet Control** doesn't handle single slices or frozen bread very well.
- The **SUNBEAM Quantum Thick & Thin** and **BREVILLE Zip Digital Electronic** are fairly average, reasonably priced toasters, but you can do better for the price.
- The **SANYO Cool Touch, TIFFANY Cool Touch** and **TEFAL Avanti Hi-Speed** (the most expensive in the test) all failed to brown evenly.

EATURES							SPECIFICATIONS		
/ finish	Self-centring	Automatic safety cutout	Cord storage	Frozen bread setting	Crumpet setting	Reheat setting	Warranty (years)	Manufacturer / distributor	Price ($)**
ic	✓	✓	✓	✓		✓	1	Breville	30
ic / chrome	✓	(B)	✓	✓	✓	✓	1	Groupe SEB	70
ic	✓	✓	✓	✓	✓	✓	2	Mistral	40
ic	✓	(B)	✓	✓		✓	1	Delonghi	55
me	✓	✓	✓	✓	✓		1	Sunbeam	80
ic	✓	(B)	✓	✓	✓	✓	1	Breville	40
ic	✓	✓	✓				1	Sunbeam	40
ic	✓	(B)	✓	✓	✓		1	Breville	50
ic		(B)	✓				ns	Sanyo	30
ic	✓	(B)					1	GAF Control	25
c / chrome	✓	(B)	✓	✓		✓	1	Groupe SEB	80

* *All the toasters were made in China.*

** *Prices are recommended retail, as provided by manufacturers in December 2003/January 2004.*

(A) *Discontinued, but may still be available in shops.*

(B) *The toaster element switches off once the bread carriage has risen 5–10 mm. For toasters with a tick, the element switches off as soon as the cycle has finished, even if the bread carriage doesn't move.*

1 Overall score

The overall score is a combination of:

- Toasting score: 70%
- Ease of use score: 30%

2 Ease of use score

We rated the ease of cleaning the toaster, as well as how legible and easy to use the main control was. We also factored in the crumb tray design.

3 Toasting score

This is a combination of the following tests:

- **Repeatability:** 35%. A 'hungry family' test. We assessed how well the toasters could reproduce a target brownness, slice after slice.
- **Evenness:** 35%. We assessed how evenly each side of each slice was toasted to the desired colour.
- **Single slice test:** 15%. Unevenness can be more of a problem when toasting single slices (due to increased heat in the centre that would otherwise be absorbed by the other slice). We checked how well the toasters suit those with smaller appetites.
- **Frozen bread test:** 15%. If you often toast your bread frozen, look for a high score here.

4 Toasting time

The time it takes to cook the first two slices of bread, starting from a cold toaster.

5 Features

See *What to look for* (left) and *Crumpet check* on page 41 for more on these features.

WHAT TO LOOK FOR

If you haven't got much kitchen space, toasters with one long slot are generally more compact than those with parallel slots, like the ones tested.

Check whether the toaster has variable-width self-centring slots (only the **SANYO** didn't have this feature). Variable width is good when the toasting gets thick — crumpets and muffins a speciality. A self-centring mechanism helps promote even browning by keeping both sides of the bread at an equal distance from the elements — the table gives model details.

A high-lift carriage lever is useful for small items, and can be helpful when retrieving slightly stuck slices.

A good safety feature is ample cord storage — a long cord left lying on the bench or, worse, dangling, is a hazard, particularly for the young or visually impaired.

A frozen bread setting slightly lengthens the cooking time, so you still get great results on your usual setting. A defrost button simply thaws the bread.

Look for a crumpet setting if you toast them often — it worked well on all the tested models.

A reheat setting — for rescuing cold toast.

All the tested toasters have cool-touch walls — a good safety feature. They should remain cool enough to be touched accidentally: a temperature less than 68˚C will help to prevent burns.

Spot an easy-to-clean toaster by smooth joins and relatively few buttons and indents. We don't recommend the chrome look with children and greasy fingerprints.

A crumb tray that easily slides out is best. A hinged flap is good too, as long as doesn't open too easily and make a mess.

HAPPY LITTLE VEGEMITES?

Fred Walker and Dr Cyril Callister might have been the first of these. As the 1920s business guru and inventor of the recipe, respectively, we've got these guys to thank (or blame, depending on your taste). Initially, Vegemite sales were slow, and to better compete with Marmite, Vegemite was renamed in 1928 for a short time as 'Parwill' — as a play on words.

TOASTER ON THE BLINK?

No need to miss out on your Vegemite — try a Vegemite milkshake! A recipe — not for the faint-hearted — that we found on the net included Vegemite, ice cream, Milo, milk, eggs, a chicken or beef stock cube and one very hot chilli ... Something for the morning after, perhaps.

For people with a disability

None of the toasters we tested is ideal for people with a disability, but the **KAMBROOK Wide Slice KT97** rated best. Its crumb tray is easy to pull out for cleaning, and the browning control has clearly legible markings. Also, the outer surface of the toaster is easy to wipe clean. However, its carriage lever requires a little more effort to move down than some of the others.

The **SANYO Cool Touch**, while one of the lower-rating toasters overall, has the easiest-to-lower carriage lever and may best suit those with very weak hands.

AUSTRAL IMAGES

Into the wash

Another seven machines put through their paces...

IN A NUTSHELL

- **Only three of the new machines** *tested made our* What to buy *list (see right), but there are still a few other good performers at a good price on the market — see our Best Buys.*
- **Machines with uncommon features** *— really useful or marketing gimmicks?*

We put seven new models through our comprehensive laundry lab tests. The other machines in the table (see page 46) are models we've tested over the past two years or so that are still available and have had no major changes that would affect performance.

RULES OF THUMB

Our test results for the seven new machines fit with what we've seen before: front loaders outperform top loaders, particularly for energy and water efficiency. They're also much gentler on your clothes, but generally have much longer cycle times than top loaders.

WHAT'S NEW?

One of the best-performing new machine was the 5.5 kg front-loading **ELECTROLUX Inclined Axis EW 1055 F**, though its price keeps it out of our *What to buy* list. Rating second overall in its size class (up to 5.5 kg), it's also one of the best for dirt removal. (Seven machines in the table scored between 77% and 80% for this. That's a measurable difference on our lab equipment, although you won't be able to see it — differences become visible when they're about 6% apart. However, those seven machines probably give visibly cleaner whites than most other tested models.)

As its name suggests, the **ELECTROLUX** has a rather unusual inclined drum design, presumably intended to help loading and unloading. A panel of users, assembled to check the machines for any in-use problems, found the inclined position of the drum did make it more accessible. It also made it easier to see small items at the back. However, its inclined style may not suit all installation situations, as the machine sticks out a bit at its base.

The three new **WESTINGHOUSE** top loaders tested all have a lid with a toughened glass panel. So, just like with a front loader, if it takes your fancy you can watch all the drama of your laundry coming clean. Turn off the TV and pull up a chair? Or is this feature not quite enough on its own to make you reach for your wallet?

WHICH ARE THE BEST?

Overall, in the 5.5 kg and under class, the front-loading **MIELE Novotronic W 828** came out on top due to its better dirt removal, gentleness, spin and energy efficiency, though if you want a front loader, both a **SIMPSON** and a **WHIRLPOOL** are cheaper and therefore Best Buys — see *What to buy*, right. The **FISHER & PAYKEL Pride MW511** and **HOOVER 500MD** are the best top loaders in this capacity.

In the 6 to 7 kg class, the Best Buy for a front loader is a **WESTINGHOUSE**, while the same brand is a top performer for top loaders — see *What to buy*.

The best performer for large families (7.5 kg or bigger) is the **FISHER & PAYKEL Intuitive Eco IW812**, but the new 9.5 kg capacity **WESTINGHOUSE LT809S Complete Care** is cheaper to buy and run. All the bigger machines tested are top loaders.

SERVICE, PLEASE

During testing we became concerned that the ***SAMSUNG Triflow SW55APP2*** *was using too much hot water for a warm wash — which is why its energy efficiency score is much lower than all the others. Despite numerous attempts to arrange a service call, at the time of writing we're still waiting.*

WHAT TO BUY

Best Buy indicates that a model is a reasonable performer in its size bracket and its combined purchase price and running costs are comparatively low. The other models in the *What to Buy* list are the overall top performers in their size bracket out of all the models in the table, but they'll cost more to buy and/or run than the **Best Buys**. We've included top and front loaders where possible in each size range, but all the 7.5 kg and over machines tested are top loaders. However, note that most top loaders don't score very well for gentleness on clothes — they may wear out faster than with a front loader, and a 'delicates' option is worth looking for for some clothes.

Small (up to 5.5 kg)

MIELE Novotronic W 828 (fr)	$1799
SIMPSON Esprit 455551D (fr) ◀BEST BUY▶	$919
WHIRLPOOL AWM 5100 (fr) ◀BEST BUY▶	$999
FISHER & PAYKEL Pride MW511 (tp)	$780
HOOVER 500MD (tp) ◀BEST BUY▶	$599

Medium (6 to 7 kg)

New **AEG Lavamat W 1050 Electronic** (fr)	$1749
ARISTON Margherita 2000 AL129X (fr)	$1599
WHIRLPOOL 6th Sense AWM 8121 (fr)	$1249
WESTINGHOUSE Mastermind LF711C (fr) ◀BEST BUY▶	$1199
New **WESTINGHOUSE LT609S Complete Care** (tp)	$841
HOOVER 600MD (tp) ◀BEST BUY▶	$699

The **ASKO** and **BOSCH** front loaders that scored 76% overall (see the table, page 46) would also be worth considering in this size range if you find them for a good price. Their overall performance is as good as that of the front-loading **WESTINGHOUSE** in the *What to buy* list, but they're more expensive and so don't qualify to be a Best Buy.

Large (7.5 kg or more)

FISHER & PAYKEL Intuitive Eco IW812 (tp)	$1362
New **WESTINGHOUSE LT809S Complete Care** (tp) ◀BEST BUY▶	$1202

fr — front loader, tp — top loader

NEW TOP PERFORMERS AND BEST BUYS

For profiles of models in the *What to buy* list that aren't given here, see CHOICE, September 2003, March 2003 or September 2002. Alternatively, see *For more information*, page 47. Some of these newly profiled machines aren't newly tested — they've come into the *What to buy* list because former top performers or Best Buys have been discontinued.

UP TO 5.5 KG

FISHER & PAYKEL PRIDE MW511

Price: $780

Top loader

While it's the equal best top loader in this size range, it's not very gentle on clothes nor very water-efficient. It has a program progress indicator and a wool wash program.

6–7 KG

AEG LAVAMAT W 1050 ELECTRONIC

PROFILES: TAMARA GRAHAM

Price: $1749

Front loader

A good overall performer, very energy and water-efficient and with an effective spin cycle. It has a fast wash option, a program progress indicator, a wool wash program, and temperatures can be selected over a wide range up to 95°C.

WESTINGHOUSE LT609S COMPLETE CARE

Price: $841

Top loader

An overall good performer, with a good dirt removal score and good water efficiency for a top loader. It has a program progress indicator, time remaining display and a wool wash program, but like all top loaders it's not the gentlest on clothes.

7.5 KG PLUS

WESTINGHOUSE LT809S COMPLETE CARE

Price: $1202 ◀BEST BUY▶

Top loader

An overall good performer, with a good spin efficiency score and good water efficiency for a top loader. It has a program progress indicator, time remaining display and a wool wash program, but like all top loaders it's not very gentle on clothes.

Notes to the table (overleaf)

1 Type

The top-loading machines in this test work either via an agitator or an impeller. An agitator sticks up through the centre of the drum from the base and twists and turns the clothes to create movement through the water. Impeller models have an open drum with the impeller at the bottom — it looks like a small bump in the base with ridges that run out from the centre. Movement is created by the impeller's rotation in the base of the drum, creating turbulence.

2 Overall score

Dirt removal makes up 40% of the overall score — gentleness and spin, water and energy efficiency are each 15%. All tests are on a 'normal' warm wash cycle.

3 Dirt removal score

We measured how much light was reflected from specially soiled swatches before and after washing. We used a spectrocolorimeter, which is more accurate than the human eye; differences of about 6% are visible.

4 to 8

See notes 4 to 8 with the table in CHOICE, September 2003, for more information on what was tested and measured to achieve these scores. (Or go to www.choiceextra.com.au and click on Sep 03 under 'washing machines' in the index.)

9 Running costs

This is an estimate of how much it'll cost you over 10 years for water and electricity if you wash the equivalent of one load every day using a 'normal' warm-water cycle, based on 12.5 cents per kWh for electricity and $1 per 1000 L for water, and including any electricity used when the machine's switched on but not in use.

10 Features

See CHOICE, September 2003, for more on features and functions, or go to www.choiceextra.com.au and click on Sep 03 under 'washing machines' in the index.

Brand / model (in rank order within groups)	1 Type	PERFORMANCE 2 Overall score (%)	3 Dirt removal score (%)	4 Gentleness score (%)	5 Spin efficiency score (%)	6 Energy efficiency score (%)	7 Water efficiency score (%)	7 Water used (L, 'normal' wash)
UP TO 5.5 KG								
MIELE Novotronic W 828	Front	80	80	76	81	89	76	61
# **ELECTROLUX** Inclined Axis EW 1055 F	Front	76	77	70	74	83	75	68
SIMPSON Esprit 455551D	Front	75	72	73	77	84	73	73
WHIRLPOOL AWM 5100	Front	75	70	74	74	83	79	57
ARISTON Margherita 2000 AB95	Front	74	70	82	73	83	69	87
FISHER & PAYKEL Pride MW511	Top / agitator	65	69	47	78	73	54	127
HOOVER 500MD **(A)**	Top / agitator	65	75	46	71	64	53	118
FISHER & PAYKEL Excellence GW512	Top / agitator	64	62	60	77	70	52	133
# **SAMSUNG** Triflow SW55APP2	Top / impeller	61	78	58	65	33	40	164
NEC NW-452	Top / impeller	56	60	58	56	62	36	145
6 KG TO 7 KG								
# **AEG** Lavamat W 1050 Electronic	Front	77	71	76	82	90	76	71
ARISTON Margherita 2000 AL129X	Front	77	79	70	79	82	72	84
WHIRLPOOL 6th Sense AWM 8121	Front	77	74	69	85	82	83	60
ASKO Quattro W6231	Front	76	70	74	80	86	78	65
BOSCH Maxx 1000 WFO 2060	Front	76	71	70	75	90	81	62
WESTINGHOUSE Mastermind LF711C	Front	76	72	70	78	91	73	95
# **ARISTON** AXD120	Front	73	65	75	80	85	76	84
BOSCH Maxx 800 WFL 1660	Front	73	68	71	66	91	77	74
# **WESTINGHOUSE** LT609S Complete Care	Top / agitator	70	78	50	71	68	71	86
FISHER & PAYKEL Excellence GW612 **(B)**	Top / agitator	68	75	50	81	71	53	154
FISHER & PAYKEL Intuitive Eco IW712 **(B)**	Top / agitator	68	72	42	77	85	58	149
HOOVER 600MD **(A)**	Top / agitator	68	78	44	65	74	60	120
LG Fuzzy Logic WF-T653A	Top / impeller	66	80	59	57	59	50	161
WHIRLPOOL 6ALBR6245JQ	Top / agitator	64	72	54	57	63	59	123
SAMSUNG Triflow SW65ASP	Top / impeller	63	73	54	58	62	53	153
7.5 KG OR LARGER								
FISHER & PAYKEL Intuitive Eco IW812 **(B)**	Top / agitator	72	74	54	84	86	56	177
# **WESTINGHOUSE** LT955S Complete Care	Top / agitator	69	71	60	75	68	70	141
FISHER & PAYKEL Excellence GW712 **(B)**	Top / agitator	68	69	54	86	72	55	168
SAMSUNG Triflow SW95ASP	Top / impeller	68	75	60	61	73	59	192
# **WESTINGHOUSE** LT809S Complete Care	Top / agitator	68	64	58	77	73	72	110
HITACHI SF-H800PX	Top / impeller	67	74	52	79	62	55	180
WHIRLPOOL 6ALSR7244JQ1	Top / agitator	67	73	55	70	67	58	159
HOOVER 750LD **(A)**	Top / agitator	63	70	46	68	68	49	189
HOOVER 800RLD **(A)**	Top / agitator	63	65	50	72	69	53	186
KLEENMAID LWK24AW-3050	Top / agitator	57	56	65	51	64	52	167
KLEENMAID LWK74AW-3050	Top / agitator	57	56	65	51	64	52	167

\# *Newly tested models.*

* *Some models need a Y-shaped connector or a cap for the hot tap to connect to cold water only; it may be supplied or need to be bought separately.*

** *Dimensions are for the smallest box that fits around the machine, allowing for inlets and drain hoses.*

† *Warranty conditions vary; check with the manufacturer.*

‡ *Prices are recommended retail, as provided by manufacturers in December 2003/January 2004.*

ns *Not stated.*

(A) *There have been model number changes since we first tested this machine, but it's still technically the same (500MB tested now 500MD; 600MB now 600MD, 750LC now 750LD, 800RLC now 800RLD).*

(B) *There have been model number changes since we first tested this machine, but it's still technically the same (GW611 tested now GW612, IW711 now IW712, GW711 now GW712, IW811 now IW812; you may find both the old and new model numbers in shops. All the new models include a water-saving feature).*

(C) *Delay finish.*

(D) *Including a recycle option for wash and deep-rinse water.*

		10 FEATURES							SPECIFICATIONS						
8 Noise (dB)	9 Running costs ($ / 10 years)	Delay start (hours)	Out-of-balance correction	Anti-crease	Selectable spin speed	Load sensor	Extra rinse	Water-saver option	Cold-only connection possible*	Capacity (kg)	Dimensions (H x W x D, cm)**	Warranty (years)†	Origin	Manufacturer / distributor	Price ($)‡
62	417		✓	✓	✓	✓	✓		✓	5	85 x 60 x 64	2	Germany	Miele	1799
62	600	1 to 24	✓	✓	✓	ns	✓		✓	5.5	85 x 60 x 62	2	Italy	Elecrolux	1445
61	589		✓	✓	✓			✓	ns	5.5	85 x 60 x 57	2	Italy	Electrolux	919
66	557	0 to 9	✓	✓	✓				✓	5.5	85 x 60 x 58	2	Italy	Whirlpool	999
66	649		✓	✓				✓	✓	5.5	84 x 60 x 54	5	Italy	Ariston	1099
58	1022		✓		✓		✓		✓	5.5	101 x 56 x 59	2	Australia	Fisher & Paykel	780
63	1090								✓	5	99 x 58 x 61	2	Australia	Electrolux	599
63	1100	1, 3, 9	✓	✓	✓	✓	✓	✓ (D)	✓	5.5	102 x 56 x 58	2	Australia	Fisher & Paykel	896
59	1978	3 to 18	ns	✓	✓	✓	✓	✓	✓	5.5	101 x 60 x 66	2	Korea	Samsung	949
57	1176	2 to 48	✓			✓			✓	4.5	85 x 53 x 61	2	Korea	NEC	549
68	476		ns	✓	✓	✓	✓	✓	✓	6	85 x 60 x 60	3	Germany	Andi Co	1749
64	708	1,3,9,12	ns	✓	✓	✓	✓	✓	✓	6	85 x 60 x 54	2	Italy	Ariston	1599
66	674		✓	✓	✓	✓	✓	✓	✓	7	86 x 60 x 60	2	Italy	Whirlpool	1249
65	539	0 to 5	✓	✓	✓	✓	✓	✓	✓	6	85 x 60 x 59	2	Sweden	Asko	1849
61	470	0 to 19	✓	✓	✓	✓	✓	✓	✓	6.5	86 x 60 x 59	2	Thailand	Bosch	1799
70	634	3 to 19 (C)	✓	✓	✓	✓	✓		✓	7	85 x 60 x 65	2	Korea	Electrolux	1199
63	696	1 to 24	✓	✓	✓	✓			✓	7	85 x 60 x 54	2	Italy	Ariston	1799
60	478		✓	✓	✓	✓	✓	✓	✓	6.5	86 x 60 x 59	2	Thailand	Bosch	1199
62	1009	1 to 23	ns	✓	✓			✓	✓	6	103 x 58 x 63	2	Australia	Electrolux	841
57	1259	1, 3, 9	✓	✓	✓	✓	✓	✓ (D)	✓	6.5	102 x 60 x 62	2	Australia	Fisher & Paykel	1007
67	944	0.25 to 18	✓	✓	✓	✓	✓	✓	✓	7	101 x 60 x 63	2	Australia	Fisher & Paykel	1228
64	1002			✓					✓	6	100 x 58 x 64	2	Australia	Electrolux	699
60	1564	1 to 48	✓	✓		✓	✓			6.5	96 x 59 x 61	2	Korea	LG	849
60	1262		✓				✓		✓	6	101 x 61 x 67	2	USA	Whirlpool	849
65	1498	3 to 18		✓		✓	✓		✓	6.5	101 x 69 x 71	1	Korea	Samsung	749
65	1080	0.25 to 18	✓	✓	✓	✓	✓	✓	✓	8	100 x 65 x 65	2	NZ	Fisher & Paykel	1362
62	1622	1 to 23	ns	✓	✓			✓	✓	9.5	107 x 68 x 73	2	Australia	Electrolux	1443
67	1405	1, 3, 9	✓	✓	✓	✓	✓	✓ (D)	✓	7.5	100 x 65 x 65	2	NZ	Fisher & Paykel	1118
63	1669	1 to 18		✓		✓	✓		✓	9.5	106 x 66 x 76	2	Korea	Samsung	1099
63	1182	1 to 23	ns	✓	✓			✓	✓	8	107 x 68 x 73	2	Australia	Electrolux	1202
55	1779	3 to 12	✓	✓		✓			✓	8	95 x 63 x 68	2	Japan	Hitachi	999
59	1473			✓					✓	7.5	108 x 69 x 70	2	USA	Whirlpool	949
58	1569		✓	✓				✓	✓	7.5	104 x 68 x 72	2	Australia	Electrolux	849
56	1606		✓	✓					✓	8	105 x 68 x 72	2	Australia	Electrolux	999
62	1521		✓	✓					✓	7.5	109 x 65 x 71	5	USA	Kleenmaid	2199
62	1521		✓	✓	✓				✓	7.5	109 x 65 x 71	5	USA	Kleenmaid	2299

For more information

Go to www.choiceextra.com.au for more on what to look for in a washing machine — click on Sep 03 under 'washing machines' in the index. You can also rank tested models according to your preferences using our interactive **Compare-a-washer** feature.

If you don't have access to the web, send a stamped ($1), self-addressed A5 or larger envelope to Washing machines, CHOICE, 57 Carrington Road, Marrickville 2204, and we'll send you the information (obviously we can't send you **Compare-a-washer**).

recalls&bans

Nowadays there are so many product recalls we may not be able to print all of them in CHOICE. For comprehensive recall information go to the Federal Treasury website: ***www.recalls.gov.au****. If you don't have web access, call the* ***Consumer Safety Unit*** *on (02) 6263 2747.*

Companies often rent 1800 numbers for a couple of months after a recall is announced. If the number given is no longer operating, phone the manufacturer or retailer direct.

VENTOLIN INHALER: GlaxoSmithKline has recalled **Ventolin 100 mcg CFC-free Inhaler,** batch number KN6261, expiry date December 2004, Aust R 62695. The batch code can be found by removing the canister from the tube; it's printed on the bottom of the canister label.
The problem: Some inhalers may have a faulty valve.
What to do: Return it to your pharmacist for a free replacement or call 1800 009 395 for more information.

FOOD: Health World Limited has recalled **Metagenics Keto Bars** in a 60 g foil-wrapped pack in cherry/coconut and caramel flavours. Cherry/coconut flavour has stock code KB, batches 7235, 7236, 7237, 7278, 7279, 7280; caramel flavour has stock code KBC, batches 7216, 7222, 7223, 7224, 7225, 7226 and 7227. The batch numbers can be found on the best-before sticker above the red writing on the box, or printed on the right-hand end of each individual bar.
The problem: These batches mightn't have been tested for the absence of metal.
What to do: Don't eat them. Call 1800 777 648 to arrange a refund.

FOOD: Favourite Foods has recalled **Mexigos Nacho Cheese & Salsa dip,** and **Mexigos Bean Dip and Nacho Cheese** in a 120 g tray with a cardboard sleeve, all best-before dates up to and including 14/5/2004.
The problem: The products contain peanut protein, and this isn't disclosed on the packaging.
What to do: If you have an allergy or intolerance to peanut protein, don't eat the above products. Return them to the place of purchase for a refund, or call 1800 262 372.

FOOD: Canon Foods has recalled **Chicken & Cheese Schnitzel,** sold fresh and frozen in 480 g and 1.5 kg trays in WA. The use-by dates for the fresh product were 11/11/03 to 22/11/03 (in case they've since been frozen), and for the frozen product 4/11/04 to 14/11/04.
The problem: Some batches may contain hard grey plastic fragments.
What to do: Don't eat it. Return it to the place of purchase for a refund, or call (08) 9455 5555 for more information.

FOOD: Merimam has recalled **Sunsol Natural Fruity Muesli,** in a 750 g clear plastic pack with a best-before date of Oct 04, batch number 330304 (located below the best-before date) and sold in Safeway stores in Victoria and Tasmania.
The problem: The product incorrectly contains peanuts, which isn't disclosed on the packaging.
What to do: If you have an allergy or intolerance to peanut protein, don't eat it. Return it to the place of purchase for a refund, or call 1800 625 658 for more information.

FITNESS BALL: Hinkler Books has recalled the **Complete Ball Workout Gift Box,** ISBN 1741212022, APN 9781741212020, with a recommended retail price of $34.95 and sold on or before November 27, 2003.
The problem: Some balls may be damaged and could burst when in use.
What to do: Don't use it. Return it to place of purchase for a refund, or call (03) 9552 1341 for more information.

GRATER: Willow Ware has recalled the **Willow Tinplate Conical Grater** and **Non-Stick Conical Grater** (or cheese grater), which have been on sale since September 1, 2003, at Big W, Kmart, FAL-UVW stores (IGA), Davids National and Coles/Bi-Lo stores.
The problem: A small metal burr protrudes from the edge of some graters and may become detached.
What to do: Don't use it. Return it to the place of purchase for a refund, or send it freepost to Willow Ware Australia, Reply Paid 1061, North Melbourne 3051. For more information call 1800 333 165.

TOY: Toy Group Australia has recalled **Fast Lane/Dream Dazzler Trikes** sold through Toys R Us stores from February 2003.
The problem: The trikes are marked as suitable for use by children aged 2–4, but the presence of a plastic clip may pose a choking hazard to children under three.
What to do: Take it away from young children. Return it to the place of purchase to have the trike fitted with a new metal bolt and nylon locking nut free of charge, or to obtain a refund if preferred. For more information call 1800 333 842.

PORTABLE LIGHT: Nelson Lamps has recalled **Fairway Home Decorator 1000 W Portable Work Light with a Tripod,** models DCWLT1000 and DCWL1000, sold prior to November 5, 2003.
The problem: The lamp may have been wired incorrectly and could pose an electric shock hazard.
What to do: Don't use it. Disconnect it and call (03) 9764 1722 between 8.30 am and 4 pm EST, Monday to Friday, to arrange for a refund or for the lamp to be tested.

POWER PULLER: Nav Imports has recalled **Power Puller,** sold through markets such as Parklea, discount stores and discount specialist tool stores in NSW.
The problem: The packaging claims the Power Puller can pull 8000 lb and lift 4000 lb, while on the product itself there's a sticker that warns that it isn't designed for lifting. The Power Puller hasn't been proven either to pull 8000 lb or lift 4000 lb safely.
What to do: Stop using it. Return it to the place of purchase for a refund, or call 0438 524 297 for more information.

CABLE PULLER: Bash Tool & Super Tool Australia has recalled **Cable Puller,** which claims to pull 4 tonnes, and was sold through markets such as Parklea, discount stores and discount specialist tool stores in NSW.
The problem: The Cable Puller hasn't been proven to pull 4 tonnes safely.
What to do: Stop using it. Return it to the place of purchase for a refund, or call (02) 9791 9744 for more information.

STEAM CLEANER: Emjoi Australasia, Danoz Direct and **Danoz Directions** have recalled the **Steam Dream Compact,** purchased before October 1, 2003.
The problem: The internal washer may fail and steam may escape from the steam button or the seams when the steam button is pressed.
What to do: Don't use it. Return it freepost to Reply Paid 50, ULD Danoz, North Parcel Centre, Unit 6/No 7 Gibbs Street, Chatswood 2067. Include your full name, address and copy of proof of purchase for a replacement to be sent to you. For more information call 1300 135 085.

BICYCLE: Deville Cycles has recalled the **Deville girls' Cherry** and **boys' Rocket bicycles,** model DV 12004-1, years 1999–2000, with serial numbers in the range of KE0091000 to KE0091500, which is printed on the head-tube of the bike under the Deville logo.
The problem: The bicycles don't comply with the Australian standard, in that the wheelbase is greater than 640 mm.
What to do: Return it to the place of purchase to have the problem corrected free of charge, or call (03) 9357 7011 for more information.

CAR: Saab has recalled **Saab 9-3 Cabriolet vehicles,** 2004 models, VIN range 46000001–46008002.
The problem: The backrest may fold in a collision, causing injury to the driver and/or passenger.
What to do: Letters are being sent to affected owners, but for more information contact your nearest Saab dealer.

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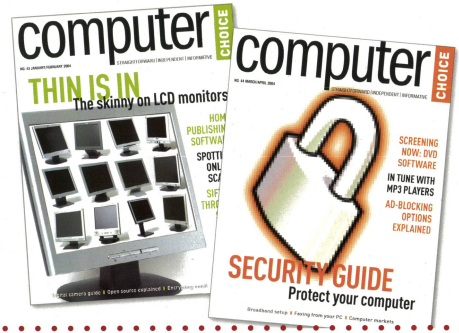

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*** indicates an update of a previous report, additions or corrections to reports, small follow-up items, letters or recalls. For space reasons, the index generally doesn't include Choice Cuts and other small pieces.**

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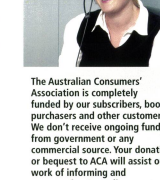
HELP SUPPORT CHOICE



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SERVING IT UP

This looks like a pretty generous platter of snacky treats. Unfortunately it's only the 'serving suggestion' – you'll need almost two packets to serve this many. No wonder it's called 'Crafty Chef'.

Sol Y Mar *'Sun and Water'*

17 executive townhouses with bay views

From $429,000

Whilst care has been taken in the preparation of this brochure, the particulars are not to be construed as containing any representation of the facts upon which any interested party is entitled to rely. All interested parties should make their own enquiries to the agent.

Just in case anyone thinks there's any truth in advertising ...

So these "executive townhouses with bay views" could, in fact, be overpriced run-down tenement blocks with garbage-tip views?

NO CORDS, NO CLUTTER

At first glance this cord control kit from the Magnamail catalogue does an impressive job. But if you take a closer look, it seems they've cheated a little by removing some of the cords. Now there's an idea — and you don't even need to buy the cord control kit. There's only one small problem ...

No More Cord Clutter!

Say goodbye to unsightly cord clutter and messy tangles. Now you can conceal all your TV, Video and computer cables... and prevent nasty accidents. Cords easily feed into the segmented tube, so you don't need to unplug cords first. Comes with a spring clip for securing gathered bunches. Measures a 1.5m. Made from plastic.

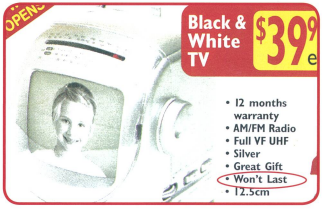
H383 CORD CONTROL KIT
$9.90

WOODEN PEGS

USING HAND TOOLS CAN BE DANGEROUS. ALWAYS TAKE CARE. KEEP AWAY FROM CHILDREN. WEAR EYE PROTECTION IN WORK AREA AT ALL TIMES. SELECT CORRECT TYPE AND SIZE TOOLS FOR THE JOB IN HAND.

PERILOUS PEGS?

And we thought the only danger in hanging out the washing was being attacked by magpies!



Thanks for the tip-off!

At least we know what they *aren't*

The brand name that leaps out from this label on a pair of cheap sunglasses suggests there's a bargain to be had. But there's always the fineprint ...

Compare our prices to:
Ray Ban
In no way do we represent the above
Mentioned companies. We do not
Represent our sunglasses to be original
Nor do we represent that they are exact copies

HOW ABOUT A LITTLE HELP?

The Hard Word would like to thank all the readers who've responded with examples of outrageous ads, promotions and products. Thanks to R Crabbe, E Suarez, T Cook, A Martin, the Bux family, P Hancock, G Borrowman, R & N Kunde, M Cutcliffe and P Jones for their contributions to this month's *Hard Word*. Please keep them coming. The book prize for this month's best entry goes to the Bux family.

If you have any examples you think deserve to be on this page, send them to *The Hard Word*, CHOICE, 57 Carrington Road, Marrickville 2204, or email your suggestions to thehardword@choice.com.au.